



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name CITIGROUP INC.

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 2,394,105,000

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CITIGROUP INC.
388 GREENWICH STREET

NEW YORK, NY 10013

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BHC Name

City/State

Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	2,377,356,000			2,313,142,000			2,345,854,750			2,222,139,000			1,979,195,500		
Net income (\$000)	4,306,000			7,942,000			21,952,000			11,047,000			19,401,000		
Number of BHCs in peer group	134			133			130			128			125		
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.80	2.55	11	1.78	2.67	10	1.78	2.60	10	1.95	2.77	13	2.36	3.01	20
+ Non-interest income	1.45	0.97	78	1.57	1.13	74	1.25	1.04	67	1.36	1.21	62	1.33	1.32	60
- Overhead expense	2.23	2.18	61	1.98	2.28	32	2.06	2.17	46	2.05	2.57	27	2.15	2.69	21
- Provision for credit losses	0.15	0.04	82	-0.36	-0.12	19	-0.17	-0.09	30	0.72	0.51	81	0.42	0.15	92
+ Securities gains (losses)	0	0	8	0.04	0.01	85	0.01	0.01	78	0.06	0.02	85	0.07	0.01	95
+ Other tax equivalent adjustments	0	0	85	0	0	89	0	0	7	0	0	88	0	0	4
= Pretax net operating income (tax equivalent)	0.89	1.35	17	1.78	1.78	50	1.17	1.66	12	0.62	1.04	17	1.21	1.56	20
Net operating income	0.72	1.03	18	1.37	1.36	50	0.94	1.26	15	0.50	0.81	19	0.98	1.19	21
Net income	0.72	1.02	18	1.37	1.35	51	0.94	1.26	15	0.50	0.82	19	0.98	1.19	21
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.36	2.96	13	2.31	3.18	12	2.29	3.06	12	2.78	3.55	13	4.14	4.41	30
Interest expense	0.44	0.20	90	0.41	0.29	74	0.40	0.25	82	0.71	0.52	76	1.62	1.08	84
Net interest income (tax equivalent)	1.92	2.75	11	1.90	2.88	10	1.89	2.80	10	2.07	3.01	13	2.52	3.33	20
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.50	0.09	94	1.02	0.16	95	0.70	0.11	95	1.08	0.27	93	1.12	0.21	94
Earnings coverage of net loan and lease losses (X)	6.34	38.54	29	5.05	25.70	20	4.98	39.72	16	3.88	22.91	17	4.11	24.40	18
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.28	1.20	92	3.17	1.49	95	2.40	1.23	92	3.63	1.58	95	1.80	0.83	94
Allowance for loan and lease losses / Total loans and leases	2.17	1.17	91	3.15	1.47	95	2.33	1.20	91	3.59	1.55	95	1.78	0.81	94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.58	0.47	68	0.78	0.70	66	0.52	0.49	61	0.83	0.71	66	0.59	0.57	56
30-89 days past due loans and leases / Total loans and leases	0.54	0.32	82	0.56	0.33	79	0.58	0.32	82	0.60	0.39	79	0.72	0.43	81
Liquidity and Funding															
Net noncore funding dependence	42.77	-1.97	98	49.14	-0.51	98	41.22	-2.33	97	52.51	3.20	96	58.48	14.45	96
Net short-term noncore funding dependence	-28.67	-6.65	8	-24.40	-6.88	8	-28.41	-7.71	9	-21.91	-4.76	12	-7.81	3.38	15
Net loans and leases / Total assets	29	59.31	6	28.77	60.99	5	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10
Capitalization															
Tier 1 leverage ratio	7.02	9.06	8	7.47	9.15	7	7.21	8.98	8	7.37	9.13	6	7.96	9.76	10
Holding company equity capital / Total assets	8.26	10.29	19	8.75	10.72	20	8.81	10.71	19	8.82	11.16	16	9.90	12.43	20
Total equity capital (including minority interest) / Total assets	8.29	10.40	18	8.78	10.85	19	8.84	10.82	18	8.86	11.29	16	9.94	12.57	19
Common equity tier 1 capital / Total risk-weighted assets	11.38	12.21	41	11.63	12.57	38	12.25	12.42	51	11.85	12.38	45	11.79	12.17	48
Net loans and leases / Equity capital (X)	3.51	5.82	8	3.29	5.73	8	3.41	5.53	8	3.36	5.58	10	3.65	5.21	14
Cash dividends / Net income	30.03	33.45	39	17.20	23.13	33	23.85	28.27	41	48.83	42.30	61	28.41	33.12	39
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	3.45	9.35	35	4.24	16.49	17	1.39	10.50	13	15.83	16.68	49	1.76	9.26	18
Equity capital	-2.39	4.03	35	5.12	9.13	39	1.27	7.46	20	3.21	6.99	32	-1.52	10.49	4
Net loans and leases	4.29	6.29	50	-7.16	7.22	13	2.89	3.36	53	-5.10	9.07	9	2.45	9.10	25
Noncore funding	-4.71	-10.65	61	0.10	-25.09	81	-7.29	-14.79	64	11.16	-12.18	77	4.85	6.59	52
Parent Company Ratios															
Short-term debt / Equity capital	4.23	0.49	88	7.36	0.52	94	4.52	0.57	90	7.82	0.77	92	3.67	1.02	82
Long-term debt / Equity capital	81.02	11.08	96	72.80	11.33	95	76.28	10.95	95	76.83	13.56	93	72.34	13.04	94
Equity investment in subsidiaries / Equity capital	112.35	103.47	83	107.87	102.85	77	110.56	103.22	83	106.93	102.81	75	104.60	103.22	59
Cash from ops + noncash items + op expense / Op expense + dividends	-124.34	125.04	6	-129.93	98.58	5	88.56	154.48	19	97.58	147.24	19	262.10	190.27	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	9,276,000	9,005,000	36,106,000	40,753,000	49,106,000	3.01	-9.26
Income from lease financing receivables.....	5,000	7,000	21,000	-80,000	55,000	-28.57	-80.77
Fully taxable income on loans and leases.....	9,280,000	9,012,000	36,122,000	40,661,000	49,156,000	2.97	-9.45
Tax-exempt income on loans and leases.....	1,000	0	5,000	12,000	5,000		0.00
Estimated tax benefit on income on loans and leases.....	148	0	783	1,616	620		-49.77
Income on loans and leases (tax equivalent).....	9,281,148	9,012,000	36,127,783	40,674,616	49,161,620	2.99	-9.45
Investment interest income (tax equivalent).....	2,027,852	1,727,000	7,296,217	7,895,384	9,720,380	17.42	4.11
Interest on balances due from depository institutions.....	296,000	145,000	577,000	928,000	2,682,000	104.14	-1.66
Interest income on other earning assets.....	1,555,000	1,658,000	6,518,000	8,631,000	14,990,000	-6.21	-23.13
Total interest income (tax equivalent).....	13,160,000	12,542,000	50,519,000	58,129,000	76,554,000	4.93	-9.37
Interest on time deposits of \$250K or more.....	9,000	6,000	25,000	213,000	483,000	50.00	-82.35
Interest on time deposits < \$250K.....	37,000	66,000	222,000	502,000	679,000	-43.94	428.57
Interest on foreign office deposits.....	632,000	429,000	1,809,000	3,153,000	6,328,000	47.32	-33.96
Interest on other deposits.....	159,000	211,000	840,000	1,808,000	4,714,000	-24.64	-28.70
Interest on other borrowings and trading liabilities.....	1,343,000	1,265,000	4,857,000	8,068,000	16,548,000	6.17	-32.03
Interest on subordinated debt and mandatory convertible securities.....	278,000	250,000	1,036,000	1,009,000	1,166,000	11.20	-7.02
Total interest expense.....	2,458,000	2,227,000	8,789,000	14,753,000	29,918,000	10.37	-30.03
Net interest income (tax equivalent).....	10,702,000	10,315,000	41,730,000	43,376,000	46,636,000	3.75	-2.78
Non-interest income.....	8,636,000	9,055,000	29,231,000	30,151,000	26,301,000	-4.63	18.64
Adjusted operating income (tax equivalent).....	19,338,000	19,370,000	70,961,000	73,527,000	72,937,000	-0.17	5.75
Overhead expense.....	13,243,000	11,465,000	48,303,000	45,591,000	42,598,000	15.51	23.00
Provision for credit losses.....	863,000	-2,107,000	-3,891,000	15,939,000	8,218,000		-48.48
Securities gains (losses).....	-24,000	203,000	317,000	1,441,000	1,331,000		
Other tax equivalent adjustments.....	4,000	2,000	-3,000	10,000	-32,000	100.00	
Pretax net operating income (tax equivalent).....	5,279,000	10,319,000	27,510,000	13,682,000	23,913,000	-48.84	-11.94
Applicable income taxes.....	941,000	2,332,000	5,451,000	2,525,000	4,430,000	-59.65	-49.49
Tax equivalent adjustments.....	13,000	10,000	41,000	50,000	12,000	30.00	0.00
Applicable income taxes (tax equivalent).....	954,000	2,342,000	5,492,000	2,575,000	4,442,000	-59.27	-49.15
Minority interest.....	17,000	33,000	73,000	40,000	66,000	-48.48	54.55
Net income before discontinued operations, net of minority interest.....	4,308,000	7,944,000	21,945,000	11,067,000	19,405,000	-45.77	4.87
Discontinued operations, net of applicable income taxes.....	-2,000	-2,000	7,000	-20,000	-4,000		
Net income attributable to holding company.....	4,306,000	7,942,000	21,952,000	11,047,000	19,401,000	-45.78	5.28
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	4,323,000	7,975,000	22,025,000	11,087,000	19,467,000	-45.79	5.41
Investment securities income (tax equivalent).....	2,027,852	1,727,000	7,296,217	7,895,384	9,720,380	17.42	4.11
US Treasury and agency securities (excluding mortgage-backed securities).....	448,000	313,000	1,506,000	1,520,000	1,975,000	43.13	0.67
Mortgage-backed securities.....	478,000	438,000	1,767,000	1,986,000	2,605,000	9.13	8.88
All other securities.....	1,101,852	976,000	4,023,217	4,389,384	5,140,380	12.89	3.59
Cash dividends declared.....	1,293,000	1,366,000	5,236,000	5,394,000	5,512,000	-5.34	73.32
Common.....	1,014,000	1,074,000	4,196,000	4,299,000	4,403,000	-5.59	127.87
Preferred.....	279,000	292,000	1,040,000	1,095,000	1,109,000	-4.45	-7.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.21	2.75	14	2.17	2.96	11	2.15	2.85	13	2.62	3.27	13	3.87	4	37
Less: Interest expense	0.41	0.19	89	0.39	0.27	74	0.37	0.23	82	0.66	0.48	77	1.51	0.98	84
Equals: Net interest income (tax equivalent)	1.80	2.55	11	1.78	2.67	10	1.78	2.60	10	1.95	2.77	13	2.36	3.01	20
Plus: Non-interest income	1.45	0.97	78	1.57	1.13	74	1.25	1.04	67	1.36	1.21	62	1.33	1.32	60
Equals: adjusted operating income (tax equivalent)	3.25	3.56	35	3.35	3.87	25	3.02	3.70	14	3.31	4.04	17	3.69	4.41	18
Less: Overhead expense	2.23	2.18	61	1.98	2.28	32	2.06	2.17	46	2.05	2.57	27	2.15	2.69	21
Less: Provision for credit losses	0.15	0.04	82	-0.36	-0.12	19	-0.17	-0.09	30	0.72	0.51	81	0.42	0.15	92
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	8	0.04	0.01	85	0.01	0.01	78	0.06	0.02	85	0.07	0.01	95
Plus: other tax equivalent adjustments	0	0	85	0	0	89	0	0	7	0	0	88	0	0	4
Equals: Pretax net operating income (tax equivalent)	0.89	1.35	17	1.78	1.78	50	1.17	1.66	12	0.62	1.04	17	1.21	1.56	20
Less: Applicable income taxes (tax equivalent)	0.16	0.31	14	0.40	0.40	56	0.23	0.38	13	0.12	0.23	18	0.22	0.36	13
Less: Minority interest	0	0	89	0.01	0	90	0	0	88	0	0	85	0	0	80
Equals: Net operating income	0.72	1.03	18	1.37	1.36	50	0.94	1.26	15	0.50	0.81	19	0.98	1.19	21
Plus: Net extraordinary items	0	0	1	0	0	2	0	0	97	0	0	1	0	0	3
Equals: Net income	0.72	1.02	18	1.37	1.35	51	0.94	1.26	15	0.50	0.82	19	0.98	1.19	21
Memo: Net income (last four quarters)	0.78	1.17	13	0.72	1.07	18	0.94	1.26	15	0.50	0.82	19	0.98	1.19	20
Net income—BHC and noncontrolling (minority) interest	0.73	1.04	17	1.38	1.37	52	0.94	1.27	13	0.50	0.83	17	0.98	1.20	21
Margin Analysis															
Average earning assets / Average assets	93.81	93.16	60	93.95	93.08	61	93.93	93.08	61	94.16	92.32	72	93.37	91.05	75
Average interest-bearing funds / Average assets	66.03	60.43	76	67.50	62.97	72	66.95	61.99	74	68.08	64.06	70	67.43	65.57	61
Interest income (tax equivalent) / Average earning assets	2.36	2.96	13	2.31	3.18	12	2.29	3.06	12	2.78	3.55	13	4.14	4.41	30
Interest expense / Average earning assets	0.44	0.20	90	0.41	0.29	74	0.40	0.25	82	0.71	0.52	76	1.62	1.08	84
Net interest income (tax equivalent) / Average earning assets	1.92	2.75	11	1.90	2.88	10	1.89	2.80	10	2.07	3.01	13	2.52	3.33	20
Yield or Cost															
Total loans and leases (tax equivalent)	5.32	3.88	92	5.25	4.05	91	5.20	4.01	91	5.80	4.27	93	7.03	5.09	92
Interest-bearing bank balances	0.48	0.18	97	0.20	0.10	94	0.20	0.14	93	0.35	0.27	74	1.47	2.04	21
Federal funds sold and reverse repos	0.46	0.28	78	0.38	0.26	74	0.33	0.25	73	0.80	0.68	64	2.59	2.44	66
Trading assets	1.34	0.43	80	1.47	0.39	83	1.52	0.45	82	1.79	0.60	79	2.69	0.99	80
Total earning assets	2.36	2.93	14	2.31	3.15	11	2.29	3.04	12	2.78	3.51	13	4.14	4.36	33
Investment securities (tax equivalent)	1.59	1.78	28	1.58	1.84	33	1.55	1.77	36	1.97	2.25	26	2.83	2.76	58
US Treasury and agency securities (excluding mortgage-backed securities)	0.80	1.09	26	0.70	1.30	22	0.73	1.14	24	0.99	1.75	19	1.80	2.32	17
Mortgage-backed securities	1.75	1.67	57	1.62	1.60	57	1.68	1.57	63	2.12	2.05	54	3.18	2.61	91
All other securities	2.49	2.75	46	2.29	2.93	28	2.37	2.81	39	2.61	3.24	22	3.35	4.06	31
Interest-bearing deposits	0.30	0.16	84	0.27	0.26	58	0.27	0.21	68	0.55	0.53	58	1.39	1.10	73
Time deposits of \$250K or more	0.38	0.48	39	0.16	0.82	3	0.20	0.66	5	0.86	1.42	11	1.45	1.96	15
Time deposits < \$250K	1.03	0.44	95	1.33	0.78	91	1.26	0.62	93	2.02	1.36	93	2.75	1.82	97
Other domestic deposits	0.12	0.13	58	0.18	0.17	61	0.17	0.15	65	0.43	0.36	70	1.44	0.93	85
Foreign deposits	0.47	0.14	85	0.30	0.13	81	0.32	0.14	81	0.58	0.42	67	1.30	1.19	53
Federal funds purchased and repos	0.54	0.16	90	0.43	0.18	88	0.44	0.17	89	0.96	0.62	80	3.29	1.86	88
Other borrowed funds and trading liabilities	0.93	1.14	40	0.88	1.38	35	0.84	1.27	35	1.33	1.50	43	2.62	2.38	65
All interest-bearing funds	0.63	0.31	90	0.57	0.42	73	0.56	0.37	83	0.98	0.74	77	2.24	1.49	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	8,636,000	9,055,000	29,231,000	30,151,000	26,301,000
Fiduciary activities income	692,000	657,000	2,742,000	2,359,000	2,183,000
Service charges on deposit accounts - domestic	277,000	265,000	1,106,000	1,008,000	995,000
Trading revenue	-369,000	2,115,000	10,236,000	12,819,000	13,130,000
Investment banking fees and commissions	1,608,000	2,561,000	9,258,000	7,352,000	6,528,000
Insurance activities revenue	112,000	152,000	549,000	589,000	640,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	121,000	104,000	151,000	-43,000	58,000
Net securitization income	25,000	34,000	105,000	71,000	62,000
Net gains (losses) on sales of loans, OREO, other assets	-42,000	225,000	275,000	458,000	1,381,000
Other non-interest income	6,212,000	2,942,000	4,809,000	5,538,000	1,324,000
Total overhead expenses	13,243,000	11,465,000	48,303,000	45,591,000	42,598,000
Personnel expense	6,820,000	6,001,000	25,134,000	22,214,000	21,432,000
Net occupancy expense	542,000	575,000	2,308,000	2,324,000	2,323,000
Goodwill impairment losses	535,000	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	95,000	95,000	361,000	457,000	566,000
Other operating expenses	5,251,000	4,794,000	20,500,000	20,596,000	18,277,000
Fee income on mutual funds and annuities	5,000	8,000	22,000	29,000	42,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	238,330	221,270	234,194	221,119	211,495
Average personnel expense per employee	28.62	27.12	107.32	100.46	101.34
Average assets per employee	9,975.06	10,453.93	10,016.72	10,049.52	9,358.12

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.06	2.26	26	0.09	2.10	25	0.08	2.17	25	0.10	2.02	24	0.16	2.72	23
Overhead expenses / Net Interest Income + non-interest income	68.51	61.09	77	59.21	59.31	49	68.11	59.28	84	62.04	62.28	53	58.44	61.29	41
Percent of Average Assets															
Total overhead expense	2.23	2.18	61	1.98	2.28	32	2.06	2.17	46	2.05	2.57	27	2.15	2.69	21
Personnel expense	1.15	1.21	44	1.04	1.28	24	1.07	1.21	35	1	1.30	22	1.08	1.41	22
Net occupancy expense	0.09	0.23	8	0.10	0.24	8	0.10	0.23	9	0.10	0.26	5	0.12	0.28	5
Other operating expenses	0.99	0.71	84	0.85	0.73	73	0.89	0.72	81	0.95	0.94	68	0.95	0.97	61
Overhead less non-interest income	0.78	1.18	19	0.42	1.10	10	0.81	1.10	21	0.69	1.25	14	0.82	1.32	17
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	68.48	60.59	78	59.19	58.69	52	68.07	58.83	85	62.01	61.82	56	58.40	60.64	44
Personnel expense	35.27	33.94	51	30.98	33.28	30	35.42	32.93	64	30.21	32.36	34	29.38	32.39	31
Net occupancy expense	2.80	6.43	10	2.97	6.42	9	3.25	6.23	10	3.16	6.58	8	3.18	6.52	8
Other operating expenses	30.41	19.35	94	25.24	18.45	84	29.40	19.18	93	28.63	22.28	82	25.83	21.20	79
Total non-interest income	44.66	26.24	86	46.75	28.42	85	41.19	27.67	81	41.01	28.83	79	36.06	29.23	68
Fiduciary activities income	3.58	2.31	71	3.39	2.15	72	3.86	2.20	72	3.21	2.09	69	2.99	1.97	69
Service charges on domestic deposit accounts	1.43	3.51	20	1.37	3.21	19	1.56	3.27	24	1.37	3.27	20	1.36	3.88	19
Trading revenue	-1.91	0.53	4	10.92	0.97	94	14.42	0.62	97	17.43	1.28	97	1.8	1.18	96
Investment banking fees and commissions	8.32	2.33	88	13.22	2.51	92	13.05	2.58	92	10	2.46	89	8.95	3.54	83
Insurance activities revenue	0.58	0.38	77	0.78	0.38	80	0.77	0.36	79	0.80	0.41	78	0.88	0.47	80
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.63	1.49	62	0.54	0.99	61	0.21	0.60	48	-0.06	0.01	26	0.08	0.28	45
Net securitization income	0.13	0	95	0.18	0.01	93	0.15	0.01	93	0.10	0	93	0.09	0.01	92
Net gain (loss) - sales of loans, OREO, and other assets	-0.22	1.74	7	1.16	3.74	35	0.39	3.30	20	0.62	3.92	28	1.89	1.86	59
Other non-interest income	32.12	8.92	95	15.19	8.65	86	6.78	9.27	36	7.53	9.65	44	1.82	10.04	2
Overhead less non-interest income	23.82	33.42	25	12.44	29.66	11	26.88	30.52	33	21	31.93	19	22.34	31.06	22
Applicable income taxes / Pretax net operating income (tax equivalent)	17.83	20.83	21	22.60	21.04	66	19.81	21.18	32	18.45	18.63	41	18.53	20.56	31
Applicable income tax + TE / Pretax net operating income + TE	18.07	22.92	8	22.70	22.74	51	19.96	22.67	13	18.82	21.18	24	18.58	23.23	13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	176,283,000	173,061,000	176,436,000	177,438,000	169,802,000	1.86	6.96
Commercial and industrial loans	173,907,000	163,020,000	159,164,000	167,657,000	177,036,000	6.68	7.85
Loans to individuals	166,460,000	161,236,000	172,146,000	173,176,000	200,542,000	3.24	-4.03
Loans to depository institutions and acceptances of other banks	12,308,000	11,007,000	9,814,000	11,544,000	13,556,000	11.82	-28.52
Agricultural loans	621,000	862,000	659,000	657,000	1,316,000	-27.96	-58.29
Other loans and leases	180,203,000	178,290,000	186,931,000	164,445,000	156,458,000	1.07	43.25
Less: Unearned income	0	0	0	632,000	593,000		-100.00
Loans and leases, net of unearned income	709,782,000	687,476,000	705,150,000	694,285,000	718,117,000	3.24	10.30
Less: Allowance for loan and lease losses	15,393,000	21,638,000	16,455,000	24,956,000	12,783,000	-28.86	27.96
Net loans and leases	694,389,000	665,838,000	688,695,000	669,329,000	705,334,000	4.29	9.96
Debt securities that reprice or mature in over 1 year	386,754,000	345,563,000	377,888,000	319,111,000	238,860,000	11.92	47.35
Mutual funds and equity securities	483,000	249,000	543,000	515,000	458,000	93.98	23.53
Subtotal	1,081,626,000	1,011,650,000	1,067,126,000	988,955,000	944,652,000	6.92	20.94
Interest-bearing bank balances	249,030,000	303,234,000	239,418,000	288,133,000	174,394,000	-17.88	57.48
Federal funds sold and reverse repos	345,410,000	315,072,000	327,288,000	294,712,000	251,322,000	9.63	42.19
Debt securities that reprice or mature within 1 year	115,965,000	115,537,000	122,807,000	116,136,000	117,738,000	0.37	54.76
Trading assets	354,132,000	357,771,000	329,257,000	371,872,000	274,638,000	-1.02	44.60
Total earning assets	2,146,163,000	2,103,264,000	2,085,896,000	2,059,808,000	1,762,744,000	2.04	32.87
Non-interest-bearing cash and due from depository institutions	27,977,000	26,204,000	27,534,000	26,349,000	23,967,000	6.77	25.20
Premises, fixed assets, and leases	13,681,000	13,727,000	13,625,000	13,808,000	13,884,000	-0.34	79.85
Other real estate owned	28,000	47,000	29,000	43,000	61,000	-40.43	-83.82
Investment in unconsolidated subsidiaries	7,393,000	7,771,000	7,215,000	8,045,000	7,965,000	-4.86	9.88
Intangible and other assets	198,948,000	163,331,000	157,201,000	152,123,000	142,537,000	21.81	17.46
Total assets	2,394,105,000	2,314,266,000	2,291,413,000	2,260,090,000	1,951,158,000	3.45	31.44
Quarterly average assets	2,377,356,000	2,313,142,000	2,386,329,000	2,294,733,000	1,996,158,000	2.78	29.87
Average loans and leases (YTD)	697,558,000	686,134,000	694,437,000	701,810,250	699,708,000	1.66	9.05
Memoranda							
Loans held-for-sale	35,902,000	4,821,000	20,137,000	6,383,000	7,585,000	644.70	385.88
Loans not held-for-sale	673,880,000	682,655,000	685,013,000	687,902,000	710,532,000	-1.29	5.93
Real estate loans secured by 1-4 family	92,348,000	91,855,000	92,493,000	93,950,000	90,884,000	0.54	-5.11
Commercial real estate loans	28,159,000	24,444,000	27,436,000	25,833,000	25,067,000	15.20	67.24
Construction and land development	7,014,000	6,449,000	6,719,000	6,124,000	4,935,000	8.76	50.94
Multifamily	8,556,000	7,881,000	8,394,000	8,632,000	7,916,000	8.56	112.94
Nonfarm nonresidential	12,589,000	10,114,000	12,323,000	11,077,000	12,216,000	24.47	54.05
Real estate loans secured by farmland	62,000	66,000	62,000	66,000	70,000	-6.06	287.50
Total investment securities	503,202,000	461,349,000	501,238,000	435,762,000	357,056,000	9.07	48.96
U.S. Treasury securities	220,530,000	181,030,000	234,259,000	167,446,000	106,099,000	21.82	104.60
US agency securities (excluding mortgage-backed securities)	0	50,000	0	51,000	5,319,000	-100.00	-100.00
Municipal securities	11,618,000	12,430,000	11,620,000	12,643,000	12,914,000	-6.53	-23.06
Mortgage-backed securities	107,527,000	108,967,000	99,316,000	95,495,000	84,353,000	-1.32	63.68
Asset-backed securities	31,816,000	26,536,000	29,182,000	21,862,000	22,001,000	19.90	76.31
Other debt securities	131,228,000	132,087,000	126,318,000	137,750,000	125,912,000	-0.65	8.52
Mutual funds and equity securities	483,000	249,000	543,000	515,000	458,000	93.98	23.53
Available-for-sale securities	260,087,000	299,280,000	283,645,000	330,218,000	275,823,000	-13.10	-10.31
U.S. Treasury securities	90,526,000	122,650,000	122,440,000	146,153,000	106,099,000	-26.19	-16.01
US agency securities (excluding mortgage-backed securities)	0	50,000	0	51,000	5,319,000	-100.00	-100.00
Municipal securities	2,504,000	2,916,000	2,621,000	3,384,000	3,810,000	-14.13	-59.36
Mortgage-backed securities	37,231,000	43,186,000	33,619,000	44,540,000	36,095,000	-13.79	-5.83
Asset-backed securities	298,000	274,000	303,000	277,000	522,000	8.76	-95.43
Other debt securities	129,528,000	130,204,000	124,662,000	135,813,000	123,978,000	-0.52	8.19
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-11,892,000	609,000	-925,000	2,848,000	1,448,000		
Available-for-sale securities appreciation (depreciation)	-6,486,000	2,161,000	-836,000	4,672,000	174,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	254,528,000	232,830,000	252,192,000	231,696,000	152,352,000	9.32	85.48

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	124,561,000	78,608,000	129,828,000	45,093,000	34,758,000	58.46	115.65
NOW, ATS and transaction accounts	265,214,000	216,695,000	252,355,000	104,797,000	84,520,000	22.39	314.66
Time deposits less brokered deposits < \$250K	-32,755,000	-53,633,000	-35,125,000	-57,841,000	-32,633,000		
MMDA and other savings accounts	297,142,000	308,232,000	295,848,000	442,302,000	324,369,000	-3.60	4.89
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	654,162,000	549,902,000	642,906,000	534,351,000	411,014,000	18.96	76.18
Time deposits of \$250K or more	9,992,000	12,991,000	9,127,000	17,451,000	28,433,000	-23.09	-65.79
Foreign deposits	653,420,000	665,448,000	623,802,000	650,516,000	570,361,000	-1.81	27.75
Federal funds purchased and repos	204,494,000	219,168,000	191,285,000	199,525,000	166,339,000	-6.70	37.96
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	19,231,000	17,021,000	16,018,000	18,010,000	16,476,000	12.98	90.63
Other borrowings w/remaining maturity of 1 year or less	40,058,000	56,374,000	44,117,000	53,326,000	65,628,000	-28.94	-24.12
Other borrowings w/remaining maturity over 1 year	198,994,000	187,348,000	195,216,000	201,055,000	187,865,000	6.22	38.05
Brokered deposits < \$250K	46,839,000	72,687,000	49,854,000	78,407,000	60,838,000	-35.56	18.36
Noncore funding	1,173,028,000	1,231,037,000	1,129,419,000	1,218,290,000	1,095,940,000	-4.71	25.39
Trading liabilities	183,729,000	176,245,000	159,288,000	164,035,000	118,431,000	4.25	27.60
Subordinated notes and debentures + trust preferred securities	26,266,000	27,679,000	27,475,000	28,809,000	27,185,000	-5.10	-6.11
Other liabilities	158,567,000	126,130,000	129,653,000	114,405,000	104,642,000	25.72	39.44
Total liabilities	2,195,752,000	2,110,993,000	2,088,741,000	2,059,890,000	1,757,212,000	4.02	37.88
Equity Capital							
Perpetual preferred stock (including surplus)	18,864,000	20,147,000	18,864,000	19,324,000	17,828,000	-6.37	-1.08
Common stock	31,000	31,000	31,000	31,000	31,000	0.00	0.00
Common surplus	108,181,000	107,827,000	108,134,000	108,002,000	107,992,000	0.33	0.36
Retained earnings	187,962,000	174,816,000	184,948,000	168,272,000	165,369,000	7.52	26.09
Accumulated other comprehensive income	-43,585,000	-35,011,000	-38,765,000	-32,058,000	-36,318,000		
Other equity capital components	-73,744,000	-65,261,000	-71,240,000	-64,129,000	-61,660,000		
Total holding company equity capital	197,709,000	202,549,000	201,972,000	199,442,000	193,242,000	-2.39	-13.28
Noncontrolling (minority) interest in subsidiaries	644,000	724,000	700,000	758,000	704,000	-11.05	-36.92
Total equity capital, including minority interest	198,353,000	203,273,000	202,672,000	200,200,000	193,946,000	-2.42	-13.38
Total liabilities and capital	2,394,105,000	2,314,266,000	2,291,413,000	2,260,090,000	1,951,158,000	3.45	31.44
Memoranda							
Non-interest-bearing deposits	255,714,000	239,907,000	257,815,000	227,539,000	184,559,000	6.59	22.50
Interest-bearing deposits	1,108,699,000	1,061,121,000	1,067,874,000	1,053,186,000	886,087,000	4.48	49.26
Total deposits	1,364,413,000	1,301,028,000	1,325,689,000	1,280,725,000	1,070,646,000	4.87	43.39
Long-term debt that reprices within 1 year	25,608,000	33,050,000	28,839,000	37,225,000	33,557,000	-22.52	-54.74
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	201,972,000	199,442,000	199,442,000	193,242,000	196,220,000		
Accounting restatements	0	0	0	-2,746,000	151,000		
Net income	4,306,000	7,942,000	21,952,000	11,047,000	19,401,000		
Net sale of new perpetual preferred stock	0	823,000	-460,000	1,496,000	-464,000		
Net sale of new common stock	46,000	-175,000	85,000	5,000	-112,000		
Sale of treasury stock	827,000	770,000	802,000	866,000	948,000		
Less: Purchase of treasury stock	3,331,000	1,902,000	7,913,000	3,335,000	18,238,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,293,000	1,366,000	5,236,000	5,394,000	5,512,000		
Change in other comprehensive income	-4,820,000	-2,953,000	-6,707,000	4,260,000	852,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	2,000	-32,000	7,000	1,000	-4,000		
Holding company equity capital, ending balance	197,709,000	202,549,000	201,972,000	199,442,000	193,242,000		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	7.36	37.11	8	7.48	36.10	7	7.70	36.25	8	7.85	36.22	10	8.70	37.78	13
Commercial and industrial loans	7.26	10.78	31	7.04	13.88	13	6.95	10.76	28	7.42	13.52	17	9.07	12.02	36
Loans to individuals	6.95	3.61	81	6.97	3.42	81	7.51	3.36	83	7.66	3.40	82	10.28	4.20	82
Loans to depository institutions and acceptances of other banks	0.51	0.02	96	0.48	0.02	97	0.43	0.02	94	0.51	0.03	95	0.69	0.04	94
Agricultural loans	0.03	0.17	50	0.04	0.19	49	0.03	0.18	48	0.03	0.19	46	0.07	0.24	57
Other loans and leases	7.53	4.19	77	7.70	4.29	76	8.16	4.47	77	7.28	4.63	73	8.02	5.01	75
Net loans and leases	29	59.31	6	28.77	60.99	5	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10
Debt securities over 1 year	16.15	19.47	40	14.93	16.70	44	16.49	19.46	41	14.12	15.55	43	12.24	14.60	37
Mutual funds and equity securities	0.02	0.06	43	0.01	0.06	44	0.02	0.06	48	0.02	0.05	50	0.02	0.06	51
Subtotal	45.18	80.04	5	43.71	78.43	5	46.57	79.22	6	43.76	78.16	7	48.41	79.65	9
Interest-bearing bank balances	10.40	7.18	78	13.10	9.08	73	10.45	8.50	63	12.75	7.51	83	8.94	3.06	90
Federal funds sold and reverse repos	14.43	0.55	97	13.61	0.50	97	14.28	0.54	96	13.04	0.82	93	12.88	1.57	89
Debt securities 1 year or less	4.84	1.65	91	4.99	1.59	90	5.36	1.56	90	5.14	1.68	90	6.03	1.91	89
Trading assets	14.79	0.52	97	15.46	0.56	97	14.37	0.49	96	16.45	1.01	96	14.08	1.19	93
Total earning assets	89.64	91.28	28	90.88	91.48	43	91.03	91.77	41	91.14	91.05	51	90.34	89.53	60
Non-interest cash and due from depository institutions	1.17	0.96	69	1.13	1	61	1.20	0.82	82	1.17	1.07	53	1.23	1.14	53
Other real estate owned	0	0.01	32	0	0.02	22	0	0.01	31	0	0.02	20	0	0.03	19
All other assets	9.19	7.70	68	7.99	7.44	58	7.77	7.35	57	7.70	7.82	47	8.43	9.27	40
Memoranda															
Short-term investments	29.67	10.28	93	31.71	11.92	94	30.09	11.47	93	30.93	11.17	92	27.85	7.63	91
U.S. Treasury securities	9.21	1.80	92	7.82	0.98	97	10.22	1.47	96	7.41	0.84	95	5.44	1.03	92
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	23	0	0.82	11	0	0.63	24	0.27	0.54	50
Municipal securities	0.49	1.72	44	0.54	1.77	39	0.51	1.73	41	0.56	1.69	42	0.66	1.34	46
Mortgage-backed securities	4.49	14.04	11	4.71	12.38	13	4.33	14.14	9	4.23	11.75	12	4.32	11.44	12
Asset-backed securities	1.33	0.56	80	1.15	0.35	84	1.27	0.50	81	0.97	0.32	82	1.13	0.28	84
Other debt securities	5.48	0.55	97	5.71	0.46	96	5.51	0.53	96	6.09	0.42	96	6.45	0.39	96
Loans held-for-sale	1.50	0.40	89	0.21	0.46	43	0.88	0.55	75	0.28	0.52	45	0.39	0.39	65
Loans held for investment	28.15	59.15	7	29.50	61.15	5	29.89	58.06	6	30.44	61.72	7	36.42	63.50	10
Real estate loans secured by 1-4 family	3.86	11.67	16	3.97	11.69	18	4.04	11.46	19	4.16	11.91	20	4.66	13.29	19
Revolving	0.20	1.40	19	0.28	1.51	23	0.23	1.42	20	0.31	1.66	22	0.45	2.07	27
Closed-end, secured by first liens	3.59	9.94	20	3.60	9.76	21	3.74	9.67	22	3.76	9.81	21	4.08	10.69	22
Closed-end, secured by junior liens	0.07	0.17	41	0.09	0.21	37	0.07	0.17	38	0.09	0.22	37	0.13	0.28	39
Commercial real estate loans	1.18	23.42	6	1.06	22.27	6	1.20	22.69	6	1.14	22.22	8	1.28	22.23	10
Construction and land development	0.29	3.49	11	0.28	3.32	8	0.29	3.34	9	0.27	3.40	11	0.25	3.44	12
Multifamily	0.36	3.52	10	0.34	3.21	9	0.37	3.57	10	0.38	3.12	10	0.41	3.01	12
Nonfarm nonresidential	0.53	15.11	3	0.44	14.77	5	0.54	14.57	3	0.49	14.72	6	0.63	14.69	8
Real estate loans secured by farmland	0	0.33	22	0	0.33	25	0	0.30	23	0	0.33	24	0	0.36	24

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	24.84	61.87	9	25.17	57.91	10	25.02	61.05	10	25.56	57.15	11	23.65	57.46	10
Real estate loans secured by 1-4 family	13.01	20.07	27	13.36	19.43	31	13.12	19.86	29	13.53	19.43	29	12.66	20.75	26
Revolving	0.68	2.35	22	0.95	2.45	27	0.73	2.43	25	1.01	2.64	26	1.23	3.15	30
Closed-end	12.33	17.49	31	12.41	16.76	32	12.38	17.24	32	12.52	16.59	32	11.43	17.39	30
Commercial real estate loans	3.97	38.39	3	3.56	35.36	4	3.89	37.86	3	3.72	34.63	5	3.49	33.52	7
Construction and land development	0.99	5.82	15	0.94	5.29	11	0.95	5.65	14	0.88	5.26	13	0.69	5.09	12
1-4 family	0	1.29	11	0	1.05	9	0	1.18	10	0	0.93	12	0	0.94	15
Other	0.99	4.49	17	0.94	4.21	13	0.95	4.40	15	0.88	4.19	14	0.69	4.02	12
Multifamily	1.21	5.66	14	1.15	5.08	13	1.19	5.78	12	1.24	4.96	14	1.10	4.69	15
Nonfarm nonresidential	1.77	25	3	1.47	23.47	4	1.75	24.56	3	1.60	22.93	5	1.70	22.15	7
Owner-occupied	0.16	8.44	8	0.19	7.93	6	0.17	8.29	7	0.20	7.68	8	0.21	7.72	11
Other	1.61	16.32	4	1.28	15.25	5	1.58	15.94	4	1.40	14.95	6	1.49	14.34	7
Real estate loans secured by farmland	0.01	0.59	24	0.01	0.56	26	0.01	0.54	25	0.01	0.54	25	0.01	0.55	25
Loans to depository institutions and acceptances of other banks	1.73	0.03	97	1.60	0.03	97	1.39	0.04	97	1.66	0.06	96	1.89	0.11	92
Commercial and industrial loans	24.50	18.81	73	23.71	23.16	56	22.57	18.86	64	24.15	22.17	61	24.65	19.53	70
Loans to individuals	23.45	6.52	91	23.45	6.02	91	24.41	6.24	92	24.94	6.13	92	27.93	7.13	92
Credit card loans	20.34	0.51	96	19.81	0.50	96	21.14	0.53	96	21.17	0.65	95	23.39	0.81	95
Agricultural loans	0.09	0.31	57	0.13	0.33	59	0.09	0.34	58	0.09	0.32	58	0.18	0.37	68
Other loans and leases	25.39	8.03	91	25.93	8.05	91	26.51	8.75	90	23.69	9.09	87	21.79	9.85	85
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	99.52	395.39	8	92.17	382.51	7	96.42	391.81	7	95.06	381.27	9	100.72	391.26	12
Real estate loans secured by 1-4 family	52.13	125.02	19	48.92	124.29	21	50.54	126.06	21	50.33	125.03	23	53.91	138.18	20
Revolving	2.72	14.84	20	3.49	16.14	23	2.83	15.44	20	3.76	17.42	23	5.24	21.26	25
Closed-end	49.41	108.83	20	45.43	106.79	21	47.71	108.85	23	46.57	106.14	23	48.67	115.20	22
Commercial real estate loans	15.90	249.33	5	13.02	237.40	4	14.99	245.88	4	13.84	234.65	7	14.87	229.44	8
Construction and land development	3.96	36.95	8	3.43	35.26	7	3.67	35.95	7	3.28	35.62	10	2.93	34.95	11
1-4 family	0.01	8.02	9	0.01	6.84	8	0.01	7.42	8	0.01	6.34	12	0.01	6.61	12
Other	3.95	28.49	10	3.43	28.01	7	3.66	28.11	10	3.27	28.16	10	2.92	27.32	11
Multifamily	4.83	37.99	11	4.20	34.02	8	4.59	38.66	10	4.62	32.74	10	4.70	31.04	12
Nonfarm nonresidential	7.11	160.85	3	5.39	157.71	3	6.73	158.05	3	5.93	155.06	6	7.25	152.10	7
Owner-occupied	0.66	53.96	7	0.69	52.99	6	0.66	52.99	6	0.73	52.37	9	0.88	53.07	11
Other	6.45	105.37	4	4.70	102.29	4	6.08	102.54	3	5.20	100.54	7	6.37	97.41	8
Real estate loans secured by farmland	0.04	3.46	23	0.04	3.50	24	0.03	3.22	23	0.04	3.44	23	0.04	3.60	23
Loans to depository institutions and acceptances of other banks	6.95	0.18	96	5.86	0.18	96	5.36	0.21	96	6.18	0.28	96	8.04	0.44	94
Commercial and industrial loans	98.18	113.45	47	86.82	145.22	22	86.98	114.45	41	89.82	139.91	27	105.01	122.02	47
Loans to individuals	93.97	36.67	82	85.87	35.91	81	94.07	34.55	83	92.78	37.47	83	118.95	43.51	87
Credit card loans	81.51	2.64	96	72.53	2.59	96	81.47	2.77	96	78.76	3.30	95	99.63	4.34	95
Agricultural loans	0.35	1.66	52	0.46	1.94	50	0.36	1.86	50	0.35	1.88	48	0.78	2.18	58
Other loans and leases	101.73	47.86	82	94.95	47.52	82	102.15	51.06	79	88.10	49.54	76	92.80	52.44	79
Supplemental															
Non-owner occupied CRE loans / Gross loans	5.50	30.57	5	4.47	27.81	5	5.14	30.07	5	4.45	27.32	6	4.56	26.45	7
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	22.05	198.65	6	16.38	185.94	6	19.79	195.33	6	16.57	183.76	8	19.41	178.57	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	22.71	256.17	5	17.07	243.39	6	20.45	252.85	6	17.30	240.85	7	20.29	236.10	8

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	29.67	10.28	93	31.71	11.92	94	30.09	11.47	93	30.93	11.17	92	27.85	7.63	91
Liquid assets	54.40	28.10	92	55.73	27.16	93	54.76	29.03	92	54.93	26.22	90	47.03	22.44	90
Investment securities	21.02	21.67	49	19.94	18.78	58	21.87	21.63	52	19.28	17.85	58	18.30	16.99	59
Net loans and leases	29	59.31	6	28.77	60.99	5	30.06	58.67	6	29.62	61.58	7	36.15	63.77	10
Net loans, leases and standby letters of credit	33.41	60.12	8	33.37	61.79	5	34.67	59.49	7	34.33	62.48	7	41.62	64.84	11
Core deposits	27.32	76.85	2	23.76	73.69	2	28.06	75.71	3	23.64	70.67	5	21.07	63.09	7
Noncore funding	49	9.46	97	53.19	11.95	97	49.29	10.30	97	53.90	14.13	96	56.17	19.36	96
Time deposits of \$250K or more	0.42	1.46	16	0.56	1.96	16	0.40	1.58	14	0.77	2.11	20	1.46	2.94	25
Foreign deposits	27.29	0.32	98	28.75	0.34	98	27.22	0.34	97	28.78	0.36	98	29.23	0.43	98
Federal funds purchased and repos	8.54	1.11	95	9.47	1.22	96	8.35	1.23	96	8.83	1.47	94	8.53	1.94	90
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-5.89	0.44	3	-4.14	0.60	2	-5.94	0.54	3	-4.21	0.54	6	-4.36	0.48	8
Commercial paper	0.80	0.02	95	0.74	0.01	97	0.70	0.01	96	0.80	0.01	96	0.84	0.02	93
Other borrowings w/remaining maturity of 1 year or less	1.67	1.03	74	2.44	1.11	79	1.93	1	75	2.36	1.24	77	3.36	3.01	57
Earning assets that reprice within 1 year	44.11	36.68	68	43.87	38.67	61	44.91	37.37	69	43.90	39.38	58	54.54	39.29	90
Interest-bearing liabilities that reprice within 1 year	4.30	6.16	45	6.07	7.73	50	4.32	6.39	44	6.76	8.20	51	9.64	10.19	56
Long-term debt that reprices within 1 year	1.07	0.22	87	1.43	0.28	89	1.26	0.26	87	1.65	0.47	85	1.72	0.96	78
Net assets that reprice within 1 year	38.74	29.01	73	36.38	29.49	64	39.33	29.65	73	35.49	29.11	59	43.18	26.63	90
Other Liquidity and Funding Ratios															
Net noncore funding dependence	42.77	-1.97	98	49.14	-0.51	98	41.22	-2.33	97	52.51	3.20	96	58.48	14.45	96
Net short-term noncore funding dependence	-28.67	-6.65	8	-24.40	-6.88	8	-28.41	-7.71	9	-21.91	-4.76	12	-7.81	3.38	15
Short-term investment / Short-term noncore funding	177.49	265.83	48	150.68	246.74	41	178.50	273.46	41	144.94	184.19	51	115.70	77.77	75
Liquid assets - short-term noncore funding / Nonliquid assets	82.66	35.38	90	78.37	30.67	91	83.79	36.68	89	74.54	28.18	89	43.34	16.97	86
Net loans and leases / Total deposits	50.89	73.06	9	51.18	76.22	8	51.95	72.79	12	52.26	79.43	8	65.88	90.31	11
Net loans and leases / Core deposits	106.15	78.05	88	121.08	83.77	91	107.12	78.25	88	125.26	88.34	89	171.61	103.93	93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-7.25	-3.53	20	0.36	0.62	53	-0.55	0.12	19	1.70	1.57	60	0.93	0.72	68
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.95	-8.82	75	1.27	1.31	54	-0.49	-0.25	40	2.80	4.31	31	0.11	1.36	20
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	48.22	20.27	85	35.08	12.84	83	43.30	14.28	87	24.10	11.38	75	22.62	12.67	69
Available-for-sale securities	51.69	77.97	14	64.87	85.49	16	56.59	83.77	12	75.78	87.23	25	77.25	85.40	32
U.S. Treasury securities	43.83	8.39	92	39.24	5.10	92	46.74	6.70	93	38.43	4.72	92	29.71	6.15	90
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0.01	4.35	23	0	4.12	11	0.01	4.01	24	1.49	3.49	48
Municipal securities	2.31	7.89	42	2.69	9.71	38	2.32	8.22	40	2.90	9.83	39	3.62	7.75	48
Mortgage-backed securities	21.37	65.55	5	23.62	66.67	6	19.81	66.54	5	21.91	66.64	7	23.62	67.43	8
Asset-backed securities	6.32	2.78	78	5.75	1.97	82	5.82	2.50	79	5.02	1.91	78	6.16	1.66	84
Other debt securities	26.08	3.16	97	28.63	3.05	97	25.20	3.08	96	31.61	3.01	95	35.26	2.94	95
Mutual funds and equity securities	0.10	0.30	45	0.05	0.36	41	0.11	0.29	47	0.12	0.35	45	0.13	0.40	48
Debt securities 1 year or less	23.05	8.63	85	25.04	9.29	85	24.50	7.78	89	26.65	10.55	86	32.97	11.86	89
Debt securities 1 to 5 years	44.01	18.50	90	42.63	16.09	89	44.18	18.25	88	47.88	17.03	90	39.31	17.94	84
Debt securities over 5 years	32.85	70.45	8	32.28	72.48	8	31.21	71.11	7	25.35	69.86	7	27.59	66.02	14
Pledged securities	50.58	29.79	81	50.47	33.48	75	50.31	32.26	77	53.17	35.67	72	42.67	30.57	67
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-3.19	-1.29	48	15.05	156.41	16	-1.35	27.98	33	28.62	183.32	23	-2.45	26.69	35
Investment securities	9.07	28.40	26	19.14	31.91	44	15.03	31.36	34	22.04	23.62	58	2.71	11.75	34
Core deposits	18.96	14.47	72	17.18	29.18	15	20.32	16.94	70	30.01	26.88	68	7.07	11.23	48
Noncore funding	-4.71	-10.65	61	0.10	-25.09	81	-7.29	-14.79	64	11.16	-12.18	77	4.85	6.59	52

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,171,456,000	1,129,282,000	1,092,020,000
Commit: Secured commercial real estate loans	5,313,000	7,278,000	5,614,000	5,222,000	5,041,000
Commit: Unsecured real estate loans	9,700,000	9,058,000	12,229,000	7,645,000	7,940,000
Credit card lines (reported semiannually, June/Dec)			700,559,000	710,399,000	708,022,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	105,486,000	106,506,000	105,675,000	106,616,000	106,687,000
Commercial and similar letters of credit	6,818,000	5,875,000	5,910,000	5,221,000	4,533,000
Securities lent	138,458,000	137,653,000	129,045,000	123,620,000	98,361,000
Credit derivatives - notional amount (holding company as guarantor)	714,636,000	609,230,000	572,485,000	543,607,000	603,388,000
Credit derivatives - notional amount (holding company as beneficiary)	770,692,000	683,503,000	645,996,000	612,770,000	703,926,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,202,323,000	990,216,000	985,644,000	917,866,000	1,060,285,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	760,956,000	665,503,000	541,114,000	515,118,000	564,335,000
Derivative Contracts					
Interest rate futures and forward contracts	2,341,082,000	5,486,108,000	2,148,797,000	3,809,427,000	3,582,927,000
Written options contracts (interest rate)	1,840,443,000	1,737,068,000	1,640,562,000	1,676,032,000	2,204,922,000
Purchased options contracts (interest rate)	1,758,933,000	1,659,953,000	1,484,487,000	1,520,804,000	1,948,181,000
Interest rate swaps	23,850,087,000	20,685,892,000	22,140,573,000	18,058,498,000	17,381,362,000
Futures and forward foreign exchange	3,599,897,000	4,235,893,000	4,093,212,000	3,648,505,000	3,755,279,000
Written options contracts (foreign exchange)	835,409,000	890,950,000	664,942,000	907,442,000	908,242,000
Purchased options contracts (foreign exchange)	813,451,000	854,450,000	651,959,000	900,737,000	959,330,000
Foreign exchange rate swaps	6,712,765,000	6,630,157,000	6,335,491,000	6,633,013,000	6,126,957,000
Commodity and other futures and forward contracts	275,452,000	238,765,000	228,802,000	206,320,000	192,930,000
Written options contracts (commodity and other)	1,504,737,000	1,309,700,000	1,252,960,000	1,206,670,000	1,164,632,000
Purchased options contracts (commodity and other)	1,408,853,000	1,213,958,000	1,155,301,000	1,090,342,000	1,021,452,000
Commodity and other swaps	363,519,000	360,503,000	361,024,000	354,225,000	267,338,000

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							51.12	22.78	93	49.97	22.01	93	55.97	23.52	93
Standby letters of credit	4.41	0.64	97	4.60	0.67	98	4.61	0.65	96	4.72	0.71	97	5.47	0.84	97
Commercial and similar letters of credit	0.28	0.02	96	0.25	0.02	96	0.26	0.02	96	0.23	0.02	96	0.23	0.02	97
Securities lent	5.78	0.08	96	5.95	0.11	96	5.63	0.10	96	5.47	0.18	94	5.04	0.40	92
Credit derivatives - notional amount (holding company as guarantor)	29.85	0.26	97	26.32	0.28	97	24.98	0.24	97	24.05	0.35	97	30.92	0.42	98
Credit derivatives - notional amount (holding company as beneficiary)	32.19	0.18	97	29.53	0.18	97	28.19	0.18	97	27.11	0.30	97	36.08	0.52	98
Credit derivative contracts w/ purchased credit protection-investment grade	50.22	0.19	98	42.79	0.17	97	43.01	0.18	97	40.61	0.25	97	54.34	0.30	98
Credit derivative contracts w/ purchased credit protection-noninvest grade	31.78	0.17	98	28.76	0.16	98	23.61	0.13	97	22.79	0.30	96	28.92	0.45	96
Derivative contracts	1,892.34	45.51	97	1,957.57	42.67	97	1,839.83	46.30	97	1,770.37	48.62	97	2,025.13	68.47	96
Interest rate contracts	1,244.33	33.09	97	1,277.68	30.32	97	1,196.40	32.46	97	1,109.02	34.36	97	1,287.31	47.31	96
Interest rate futures and forward contracts	97.79	4.02	94	237.06	4.59	97	93.78	3.25	95	168.55	6.21	96	183.63	10.67	94
Written options contracts (interest rate)	76.87	1.59	97	75.06	2	97	71.60	1.41	96	74.16	2.18	96	113.01	2.47	96
Purchased options contracts (interest rate)	73.47	1.35	96	71.73	1.45	96	64.78	1.31	96	67.29	1.46	96	99.85	2.65	95
Interest rate swaps	996.20	19.54	97	893.84	20.33	97	966.24	20.49	97	799.02	20.83	97	890.82	28.86	96
Foreign exchange contracts	499.62	6.48	97	544.94	6.19	97	512.59	6.30	97	534.92	6.01	96	602.20	10.12	96
Futures and forward foreign exchange contracts	150.37	3.96	95	183.03	3.83	95	178.63	3.78	96	161.43	3.47	95	192.46	5.23	96
Written options contracts (foreign exchange)	34.89	0.05	98	38.50	0.03	98	29.02	0.04	98	40.15	0.03	98	46.55	0.05	98
Purchased options contracts (foreign exchange)	33.98	0.05	98	36.92	0.04	98	28.45	0.04	98	39.85	0.04	98	49.17	0.08	98
Foreign exchange rate swaps	280.39	0.74	98	286.49	0.71	98	276.49	0.76	98	293.48	0.77	98	314.02	2.03	96
Equity, commodity, and other derivative contracts	148.39	1.07	97	134.94	0.80	97	130.84	0.92	97	126.44	1.86	96	135.63	3.32	96
Commodity and other futures and forward contracts	11.51	0.08	97	10.32	0.06	97	9.99	0.07	96	9.13	0.14	96	9.89	0.19	95
Written options contracts (commodity and other)	62.85	0.36	98	56.59	0.27	97	54.68	0.32	98	53.39	0.52	96	59.69	0.98	96
Purchased options contracts (commodity and other)	58.85	0.26	99	52.46	0.18	98	50.42	0.21	98	48.24	0.37	96	52.35	0.94	96
Commodity and other swaps	15.18	0.32	97	15.58	0.27	97	15.76	0.31	96	15.67	0.32	96	13.70	0.38	95
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							168.69	44.98	96	160.91	42.82	95	156.07	45.53	93

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	45,304,628,000	45,303,397,000	42,158,110,000	40,012,015,000	39,513,552,000
Interest rate contracts	29,790,545,000	29,569,021,000	27,414,419,000	25,064,761,000	25,117,392,000
Foreign exchange contracts	11,961,522,000	12,611,450,000	11,745,604,000	12,089,697,000	11,749,808,000
Equity, commodity, and other contracts	3,552,561,000	3,122,926,000	2,998,087,000	2,857,557,000	2,646,352,000
Derivatives Position					
Futures and forwards	6,216,431,000	9,960,766,000	6,470,811,000	7,664,252,000	7,531,136,000
Written options	4,180,589,000	3,937,718,000	3,558,464,000	3,790,144,000	4,277,796,000
Exchange-traded	1,374,023,000	1,235,990,000	1,093,649,000	1,075,206,000	1,082,583,000
Over-the-counter	2,806,566,000	2,701,728,000	2,464,815,000	2,714,938,000	3,195,213,000
Purchased options	3,981,237,000	3,728,361,000	3,291,747,000	3,511,883,000	3,928,963,000
Exchange-traded	1,388,787,000	1,279,268,000	1,078,764,000	1,089,371,000	1,135,238,000
Over-the-counter	2,592,450,000	2,449,093,000	2,212,983,000	2,422,512,000	2,793,725,000
Swaps	30,926,371,000	27,676,552,000	28,837,088,000	25,045,736,000	23,775,657,000
Held for trading	45,133,005,000	45,140,027,000	42,006,504,000	39,853,075,000	39,415,047,000
Interest rate contracts	29,675,613,000	29,453,311,000	27,318,150,000	24,956,263,000	25,070,274,000
Foreign exchange contracts	11,907,158,000	12,565,130,000	11,692,363,000	12,040,179,000	11,698,664,000
Equity, commodity, and other contracts	3,550,234,000	3,121,586,000	2,995,991,000	2,856,633,000	2,646,109,000
Non-traded	171,623,000	163,370,000	151,606,000	158,940,000	98,505,000
Interest rate contracts	114,932,000	115,710,000	96,269,000	108,498,000	47,118,000
Foreign exchange contracts	54,364,000	46,320,000	53,241,000	49,518,000	51,144,000
Equity, commodity, and other contracts	2,327,000	1,340,000	2,096,000	924,000	243,000
Derivative contracts (excluding futures and FX 14 days or less)	62,561,194,000	59,603,766,000	59,836,382,000	53,733,491,000	58,105,607,000
One year or less	54,563,298,000	52,434,043,000	51,357,969,000	46,687,092,000	50,535,071,000
Over 1 year to 5 years	5,853,960,000	4,924,873,000	6,375,098,000	4,860,071,000	5,272,886,000
Over 5 years	2,143,936,000	2,244,850,000	2,103,315,000	2,186,328,000	2,297,650,000
Gross negative fair value (absolute value)	400,380,000	387,324,000	365,975,000	459,577,000	335,736,000
Gross positive fair value	415,959,000	391,241,000	376,239,000	462,617,000	347,474,000
Held for trading	411,520,000	387,505,000	372,769,000	458,336,000	345,036,000
Non-traded	4,439,000	3,736,000	3,470,000	4,281,000	2,438,000
Current credit exposure on risk-based capital derivative contracts	93,273,000	118,269,000	96,329,000	129,479,000	97,924,000
Credit losses on derivative contracts	72,000	0	1,000	34,000	12,000
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	40,000	0	139,000	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	65.76	93.91	9	65.27	94.52	8	65.03	94.17	9	62.64	94.10	10	63.57	93.44	7
Foreign exchange contracts	26.40	3.18	93	27.84	3.16	93	27.86	3.47	92	30.22	3.49	92	29.74	3.20	93
Equity, commodity, and other contracts	7.84	1.19	90	6.89	1.04	90	7.11	1.14	89	7.14	1.17	90	6.70	1.64	87
Futures and forwards															
Written options	13.72	10.22	69	21.99	12.82	72	15.35	11.16	71	19.15	14.05	67	19.06	13.49	70
Exchange-traded	9.23	6.03	72	8.69	8.11	64	8.44	6.28	69	9.47	8.18	67	10.83	5.91	75
Over-the-counter	3.03	0.13	94	2.73	0.10	94	2.59	0.12	93	2.69	0.14	94	2.74	0.15	94
Purchased options	6.19	5.74	63	5.96	7.80	55	5.85	5.96	63	6.79	7.73	60	8.09	5.10	75
Exchange-traded	8.79	3.59	80	8.23	3.58	77	7.81	3.27	76	8.78	3.42	77	9.94	4.42	77
Over-the-counter	3.07	0.13	96	2.82	0.11	95	2.56	0.12	95	2.72	0.15	93	2.87	0.28	91
Swaps	5.72	3.11	75	5.41	3.15	75	5.25	2.87	75	6.05	2.86	78	7.07	3.35	79
Held for trading															
Interest rate contracts	68.26	74.58	32	61.09	69.64	31	68.40	74.26	34	62.60	68.76	35	60.17	69.75	33
Foreign exchange contracts	99.62	38.74	92	99.64	42.14	92	99.64	40.42	91	99.60	43.53	92	99.75	44.16	94
Equity, commodity, and other contracts	65.50	32.48	68	65.01	36.29	62	64.80	34.15	64	62.37	36.62	61	63.45	37.24	62
Non-traded															
Interest rate contracts	26.28	1.60	96	27.74	1.47	95	27.73	1.68	95	30.09	1.60	95	29.61	1.60	95
Foreign exchange contracts	7.84	0.58	93	6.89	0.51	94	7.11	0.60	92	7.14	0.68	93	6.70	0.83	91
Equity, commodity, and other contracts	0.38	61.26	7	0.36	57.86	7	0.36	59.58	8	0.40	56.47	7	0.25	55.84	5
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0.25	57.41	7	0.26	54.11	7	0.23	56.71	9	0.27	53.82	8	0.12	52.22	6
Over 1 year to 5 years	0.12	0.37	75	0.10	0.45	73	0.13	0.40	75	0.12	0.46	72	0.13	0.34	73
Over 5 years	0.01	0.11	80	0	0.12	78	0	0.09	80	0	0.10	77	0	0.13	78
Gross negative fair value (absolute value)															
One year or less	138.09	92.63	96	131.57	90.92	97	141.93	92.53	97	134.29	91.48	95	147.05	93.86	93
Over 1 year to 5 years	120.44	27.97	99	115.74	26.80	99	121.82	27.56	99	116.68	32.05	96	127.89	32.17	95
Over 5 years	12.92	26.35	23	10.87	28.69	23	15.12	27.01	30	12.15	27.06	28	13.34	30.45	29
Gross positive fair value															
One year or less	4.73	29.53	19	4.96	30.03	17	4.99	29.89	18	5.46	29.56	18	5.81	28.09	19
Over 1 year to 5 years	0.88	1.21	31	0.85	1.21	42	0.87	0.98	44	1.15	1.55	46	0.85	0.83	52
Over 5 years	0.92	1.52	32	0.86	1.70	15	0.89	1.34	25	1.16	2.23	21	0.88	1.19	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.44	0.06	97	2.27	0.05	96	2.16	0.04	97	2.75	0.07	96	2.15	0.06	95
Gross positive fair value (X)	2.54	0.06	97	2.29	0.07	96	2.22	0.05	97	2.77	0.09	96	2.23	0.07	95
Held for trading (X)	2.51	0.04	97	2.27	0.05	96	2.20	0.04	97	2.74	0.07	96	2.21	0.06	95
Non-traded (X)	0.03	0.01	82	0.02	0.01	72	0.02	0.01	80	0.03	0.02	75	0.02	0.01	76
Current credit exposure (X)	0.57	0.04	96	0.69	0.05	96	0.57	0.04	96	0.78	0.06	96	0.63	0.05	95
Credit losses on derivative contracts	0.04	0	98	0	0	47	0	0	88	0.02	0	94	0.01	0	97
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0.02	0	97	0	0	47	0.08	0	98	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	7.38	0.47	96	9.23	0.61	96	7.90	0.46	96	10.42	0.85	96	8.38	0.73	95

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	16,455,000	24,956,000	24,956,000	12,783,000	12,315,000
Gross losses	1,239,000	2,209,000	6,720,000	9,270,000	9,382,000
Write-downs, transfers to loans held-for-sale	0	10,000	29,000	105,000	98,000
Recoveries	367,000	461,000	1,825,000	1,657,000	1,573,000
Net losses	872,000	1,748,000	4,895,000	7,613,000	7,809,000
Provision for loan and lease losses	260,000	-1,479,000	-3,103,000	15,922,000	8,218,000
Adjustments	-450,000	-91,000	-503,000	3,864,000	59,000
Ending balance	15,393,000	21,638,000	16,455,000	24,956,000	12,783,000
Memo: Allocated transfer risk reserve (ATTR)	0	9,000	6,000	13,000	1,000

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.04	64	-0.26	-0.11	25	-0.13	-0.09	36	0.72	0.51	81	0.42	0.15	92
Provision for loan and lease losses / Average loans and leases	0.15	0.06	76	-0.86	-0.20	11	-0.45	-0.16	16	2.27	0.82	94	1.17	0.24	94
Provision for loan and lease losses / Net loan and lease losses	29.82	49.50	45	-84.61	-168.35	43	-63.39	-105.48	51	209.14	487.86	24	105.24	130.58	41
Allowance for loan and lease losses / Total loans and leases not held for sale	2.28	1.20	92	3.17	1.49	95	2.40	1.23	92	3.63	1.58	95	1.80	0.83	94
Allowance for loan and lease losses / Total loans and leases	2.17	1.17	91	3.15	1.47	95	2.33	1.20	91	3.59	1.55	95	1.78	0.81	94
Allowance for loan and lease losses / Net loans and leases (X)	4.41	38.27	15	3.09	18.09	4	3.36	21.39	4	3.28	11.58	13	1.64	8.03	9
Allowance for loan and lease losses / Nonaccrual assets	377.37	355.27	70	405.91	291.29	75	450	364.13	73	438.59	299.17	79	306.42	218.72	81
ALLL / 90+ days past due + nonaccrual loans and leases	231.96	284.19	47	287.89	246.27	68	281.47	287.08	65	304.97	244.34	69	187.90	151.73	72
Gross loan and lease losses / Average loans and leases	0.71	0.17	92	1.29	0.24	95	0.97	0.19	95	1.32	0.34	93	1.34	0.28	94
Recoveries / Average loans and leases	0.21	0.07	91	0.27	0.08	91	0.26	0.08	93	0.24	0.07	93	0.22	0.08	92
Net losses / Average loans and leases	0.50	0.09	94	1.02	0.16	95	0.70	0.11	95	1.08	0.27	93	1.12	0.21	94
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	89	0	0	87	0.01	0	93	0.01	0	90
Recoveries / Prior year-end losses	5.46	10.98	20	4.97	7.39	37	19.69	34.67	28	17.66	33.98	20	17.74	36.22	20
Earnings coverage of net loan and lease losses (X)	6.34	38.54	29	5.05	25.70	20	4.98	39.72	16	3.88	22.91	17	4.11	24.40	18

Net Loan and Lease Losses By Type

Real estate loans	-0.02	-0.01	38	0	0.03	49	-0.01	0.02	28	0.06	0.04	69	0.06	0.01	88
Real estate loans secured by 1-4 family	-0.06	-0.02	19	-0.07	-0.01	9	-0.08	-0.02	6	-0.01	0.01	28	0.06	0.01	90
Revolving	-0.58	-0.08	5	-0.43	-0.03	7	-0.60	-0.07	7	-0.17	0.01	9	-0.03	0.02	19
Closed-end	-0.03	-0.02	32	-0.05	-0.01	13	-0.05	-0.01	13	0	0	37	0.07	0	93
Commercial real estate loans	0	0	63	0	0.05	43	0.06	0.04	71	0.27	0.07	87	0.06	0.01	89
Construction and land development	0	-0.02	72	0	0	57	0.07	0	89	0	0	59	0	-0.01	60
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0.07	0	91	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0.01	0.01	83	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0.08	0.05	74	0.64	0.11	94	0.13	0.02	92
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	54	0	0.06	41	0.08	0.04	79	0.64	0.08	96	0.13	0.01	95
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.11	0.11	59	0.61	0.20	86	0.34	0.17	81	0.60	0.47	69	0.32	0.37	55
Loans to individuals	1.73	0.70	90	3.67	1.06	94	2.49	0.71	93	3.65	1.13	91	3.51	1.17	92
Credit card loans	1.76	1.88	44	3.74	2.41	79	2.48	1.84	73	3.85	2.92	68	3.72	3.11	63
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.26	0.16	76	0.05	0.09	67	0.04	0.10	59	0.10	0.15	62	0.06	0.15	52

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	3,816,000	3,867,000	4,098,000	4,162,000	5,199,000
90+ days past due loans and leases	2,557,000	2,183,000	2,188,000	2,490,000	2,631,000
Nonaccrual loans and leases	4,079,000	5,333,000	3,658,000	5,693,000	4,172,000
Total past due and nonaccrual loans and leases	10,452,000	11,383,000	9,944,000	12,345,000	12,002,000
Restructured 30–89 days past due	191,000	251,000	194,000	281,000	293,000
Restructured 90+ days past due	180,000	270,000	198,000	259,000	276,000
Restructured nonaccrual	868,000	1,223,000	960,000	1,262,000	1,280,000
Total restructured loans and leases	1,239,000	1,744,000	1,352,000	1,802,000	1,849,000
30–89 days past due loans held for sale	175,000	3,000	104,000	0	18,000
90+ days past due loans held for sale	121,000	20,000	51,000	0	43,000
Nonaccrual loans held for sale	429,000	241,000	278,000	23,000	52,000
Total past due and nonaccrual loans held for sale	725,000	264,000	433,000	23,000	113,000
Restructured loans and leases in compliance	3,015,000	3,470,000	3,022,000	3,448,000	3,507,000
Other real estate owned	28,000	47,000	29,000	43,000	61,000
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30–89 days past due loans and leases	0.54	0.32	82	0.56	0.33	79	0.58	0.32	82	0.60	0.39	79	0.72	0.43	81
90+ days past due loans and leases	0.36	0.10	85	0.32	0.11	85	0.31	0.10	84	0.36	0.12	84	0.37	0.15	84
Nonaccrual loans and leases	0.57	0.44	70	0.78	0.65	68	0.52	0.46	63	0.82	0.66	70	0.58	0.51	63
90+ days past due and nonaccrual loans and leases	0.93	0.59	81	1.09	0.82	77	0.83	0.62	75	1.18	0.85	79	0.95	0.71	74
30–89 days past due restructured	0.03	0.01	85	0.04	0.01	87	0.03	0.01	87	0.04	0.01	85	0.04	0.01	82
90+ days past due restructured	0.03	0	89	0.04	0	91	0.03	0	89	0.04	0.01	90	0.04	0.01	90
Nonaccrual restructured	0.12	0.10	71	0.18	0.13	70	0.14	0.10	69	0.18	0.13	69	0.18	0.14	66
30–89 days past due loans held for sale	0.02	0	91	0	0	84	0.01	0	89	0	0	38	0	0	88
90+ days past due loans held for sale	0.02	0	90	0	0	89	0.01	0	89	0	0	41	0.01	0	92
Nonaccrual loans held for sale	0.06	0	93	0.04	0	88	0.04	0	93	0	0.01	79	0.01	0	88
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.54	0.32	82	0.56	0.33	79	0.58	0.32	82	0.60	0.40	79	0.72	0.43	81
90+ days past due assets	0.36	0.10	85	0.32	0.11	85	0.31	0.10	84	0.36	0.12	84	0.37	0.15	84
Nonaccrual assets	0.57	0.45	70	0.78	0.66	67	0.52	0.47	63	0.82	0.67	69	0.58	0.53	62
30+ days past due and nonaccrual assets	1.47	0.94	82	1.66	1.18	78	1.41	0.97	76	1.78	1.29	77	1.67	1.19	81
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.28	0.35	48	0.32	0.50	34	0.26	0.36	38	0.36	0.52	36	0.35	0.44	44
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.36	45	0.33	0.53	33	0.26	0.37	33	0.36	0.55	35	0.35	0.48	42
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.31	0.41	44	0.40	0.58	35	0.31	0.41	44	0.43	0.60	34	0.43	0.53	42
Allowance for loan and lease losses	48.68	62.77	45	43.31	69.27	32	43.15	62.64	37	38.96	66.66	24	65	115.41	26
Equity capital + allowance for loan and lease losses	3.52	3.67	52	4.18	5.03	47	3.25	3.60	51	4.33	4.97	44	4.03	4.28	53
Tier 1 capital + allowance for loan and lease losses	4.18	4.23	58	4.88	5.96	44	3.82	4.30	51	5.06	6.05	42	4.93	5.65	46
Loans and leases + other real estate owned	1.06	0.69	80	1.36	0.97	76	1.01	0.71	78	1.40	0.97	78	1.16	0.85	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.47	0.26	83	0.41	0.31	75	0.42	0.26	78	0.59	0.39	78	0.74	0.38	88
90+ days past due	0.19	0.13	82	0.25	0.13	84	0.23	0.12	82	0.33	0.16	83	0.20	0.16	76
Nonaccrual	0.89	0.51	82	1.09	0.76	78	0.99	0.52	84	1.16	0.76	82	0.96	0.46	87
Commercial and industrial															
30–89 days past due	0.55	0.26	84	0.38	0.22	77	0.79	0.24	93	0.23	0.23	63	0.40	0.31	70
90+ days past due	0.35	0.03	94	0.08	0.02	90	0.28	0.04	92	0.10	0.03	84	0.07	0.05	71
Nonaccrual	1.13	0.53	84	1.75	0.69	90	0.92	0.57	78	1.72	0.75	90	1.10	0.83	70
Individuals															
30–89 days past due	0.82	0.67	70	0.89	0.53	76	0.75	0.63	63	1.03	0.83	70	1.09	0.83	65
90+ days past due	0.63	0.08	93	0.88	0.11	94	0.60	0.09	91	0.95	0.14	93	1.05	0.17	92
Nonaccrual	0.19	0.16	62	0.26	0.22	64	0.20	0.17	67	0.29	0.28	68	0.23	0.17	66
Depository institution loans															
30–89 days past due	0.02	0	90	0.14	0.01	91	0.02	0.01	90	0	0	46	0.03	0	94
90+ days past due	0	0	48	0	0	50	0.05	0	95	0.01	0	93	0.01	0	98
Nonaccrual	0.40	0.01	92	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	6.44	0.71	90	0.35	0.44	68	0.15	0.70	65	0.30	0.49	63	0.23	0.67	59
Foreign governments															
30–89 days past due	0	0	50	0	0.03	46	0	0.50	43	0	0	50	1.05	0.07	94
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.23	37	0	0.04	46	0	0.15	43	0	0.09	46	0.04	0.03	88
Other loans and leases															
30–89 days past due	0.38	0.13	84	0.63	0.13	91	0.45	0.12	86	0.59	0.18	85	0.65	0.20	86
90+ days past due	0.32	0.01	96	0.12	0.01	93	0.17	0.01	97	0.06	0.01	91	0.04	0.01	87
Nonaccrual	0.08	0.08	70	0.09	0.15	62	0.06	0.09	64	0.15	0.15	67	0.09	0.13	60

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.42	0.44	57	0.51	0.47	64	0.58	0.46	70	0.61	0.65	62	0.91	0.67	75
	90+ days past due	0.26	0.25	79	0.37	0.28	81	0.31	0.24	79	0.35	0.33	80	0.37	0.31	77
	Nonaccrual	0.90	0.68	75	1.19	0.88	70	1.05	0.71	78	1.32	0.89	75	1.27	0.73	83
Revolving	30-89 days past due	0.37	0.27	66	0.24	0.31	43	0.46	0.28	73	0.83	0.48	81	0.63	0.45	68
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	4.33	1.02	89	4.58	1.31	89	4.38	1.18	87	4.99	1.13	90	3.92	1	90
Closed-end	30-89 days past due	0.43	0.46	55	0.53	0.48	64	0.58	0.49	67	0.59	0.65	56	0.94	0.70	73
	90+ days past due	0.28	0.28	79	0.40	0.31	81	0.32	0.26	79	0.38	0.38	80	0.41	0.35	79
	Nonaccrual	0.71	0.66	65	0.92	0.85	61	0.85	0.67	70	1.02	0.87	66	0.98	0.70	75
Junior lien	30-89 days past due	0.01	0.01	59	0.01	0.01	60	0.01	0.01	64	0.02	0.02	68	0.03	0.02	64
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.05	0.03	75	0.06	0.05	64	0.05	0.03	74	0.06	0.04	68	0.08	0.04	72
Commercial real estate	30-89 days past due	1.08	0.16	99	0.38	0.22	80	0.29	0.15	79	1.14	0.26	96	1.01	0.18	98
	90+ days past due	0.36	0.01	97	0.34	0.02	96	0.44	0.01	97	0.96	0.02	99	0	0.03	19
	Nonaccrual	0.22	0.37	41	0.84	0.62	71	0.29	0.38	52	0.77	0.62	69	0.06	0.23	20
Construction and development	30-89 days past due	1.01	0.19	91	0.65	0.22	85	0	0.17	17	0.57	0.28	78	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0.17	0.50	57	0.16	0.20	70	0.11	0.41	50	0.04	0.20	38
1-4 family	30-89 days past due	0	0.03	29	0.11	0.03	83	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	1.01	0.14	92	0.54	0.16	85	0	0.13	21	0.57	0.22	83	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0.17	0.43	59	0.16	0.16	74	0.11	0.35	54	0.04	0.17	44
Multifamily	30-89 days past due	0.34	0.06	88	0.19	0.08	77	0.05	0.07	68	0.63	0.09	93	0.92	0.08	96
	90+ days past due	0.13	0	96	0.84	0	99	0	0	46	1.78	0	99	0	0	41
	Nonaccrual	0.02	0.12	56	0.01	0.13	43	0.02	0.17	53	0.01	0.11	43	0.06	0.05	70
Nonfarm non-residential	30-89 days past due	1.62	0.13	99	0.36	0.20	77	0.61	0.13	91	1.85	0.23	97	1.48	0.14	99
	90+ days past due	0.71	0.01	97	0.18	0.02	95	0.99	0.01	99	0.84	0.02	97	0	0.03	22
	Nonaccrual	0.47	0.45	59	1.91	0.78	90	0.54	0.45	65	1.73	0.80	88	0.06	0.28	16
Owner Occupied	30-89 days past due	0	0.04	10	0.02	0.06	41	0.01	0.04	29	0.01	0.07	23	0.02	0.07	27
	90+ days past due	0.01	0	85	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.09	0.17	40	0.14	0.32	31	0.11	0.17	43	0.11	0.27	25	0.06	0.16	28
Other	30-89 days past due	1.62	0.08	99	0.34	0.12	82	0.60	0.08	92	1.84	0.14	98	1.46	0.07	99
	90+ days past due	0.70	0.01	99	0.18	0.01	96	0.99	0	99	0.84	0.01	97	0	0.01	30
	Nonaccrual	0.38	0.24	72	1.77	0.40	93	0.42	0.23	77	1.62	0.44	92	0	0.10	9
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due	0.81	0.87	40	0.89	0.75	56	0.73	0.81	36	1.02	0.95	51	1.18	1.19	43
	90+ days past due	0.70	0.45	67	1.01	0.56	71	0.67	0.45	61	1.08	0.63	73	1.23	0.78	71
	Nonaccrual	0.11	0.12	76	0.21	0.10	79	0.12	0.10	76	0.26	0.05	87	0.18	0.11	77

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	34,468,000	42,597,000	36,925,000	43,904,000	46,363,000
Retained earnings	190,233,000	179,175,000	187,976,000	173,620,000	165,369,000
Accumulated other comprehensive income (AOCI)	-43,585,000	-35,011,000	-38,765,000	-32,058,000	-36,318,000
Common equity tier 1 minority interest	126,000	132,000	143,000	141,000	154,000
Common equity tier 1 capital before adjustments/deductions	181,242,000	186,893,000	186,279,000	185,607,000	175,568,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	35,519,000	36,599,000	35,689,000	36,928,000	37,523,000
Accumulated other comprehensive income-related adjustments	-1,440,000	1,037,000	101,000	1,593,000	123,000
Other deductions from common equity tier 1 capital	2,257,000	313,000	1,184,000	-188,000	124,000
Subtotal:	144,906,000	148,944,000	149,305,000	147,274,000	137,798,000
Adjustments and deductions for common equity tier 1 capital	1,157,000	0	0	0	0
Common equity tier 1 capital	143,749,000	148,944,000	149,305,000	147,274,000	137,798,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	20,265,000	21,542,000	20,263,000	20,717,000	19,217,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	30,000	33,000	34,000	35,000	42,000
Additional tier 1 capital before deductions	20,295,000	21,575,000	20,297,000	20,752,000	19,259,000
Less: Additional tier 1 capital deductions	29,000	35,000	34,000	973,000	1,252,000
Additional tier 1 capital	20,266,000	21,540,000	20,263,000	19,779,000	18,007,000
Tier 1 Capital	164,015,000	170,484,000	169,568,000	167,053,000	155,805,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	18,660,000	21,890,000	20,064,000	23,481,000	23,673,000
Non-qualifying capital instruments	0	248,000	248,000	331,000	326,000
Total capital minority interest not included in tier 1 capital	36,000	39,000	42,000	41,000	46,000
Allowance for loan and lease losses in tier 2 capital	14,758,000	14,506,000	14,209,000	14,127,000	13,897,000
Exited advanced approach eligible credit reserves	4,605,000	5,172,000	4,377,000	5,176,000	1,523,000
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	33,454,000	36,683,000	34,563,000	37,980,000	37,942,000
Exited advanced approach tier 2 capital before deductions	23,301,000	27,349,000	24,731,000	29,029,000	25,568,000
Less: Tier 2 capital deductions	336,000	42,000	293,000	31,000	36,000
Tier 2 capital	33,118,000	36,641,000	34,270,000	37,949,000	37,906,000
Exited advanced approach tier 2 capital	22,965,000	27,307,000	24,438,000	28,998,000	25,532,000
Total capital	197,133,000	207,125,000	203,838,000	205,002,000	193,711,000
Exited advanced approach total capital	186,980,000	197,791,000	194,006,000	196,051,000	181,337,000
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	2,379,627,000	2,317,501,000	2,389,357,000	2,300,081,000	1,996,158,000
Less: Deductions from common equity tier 1 capital	38,935,000	38,119,000	37,803,000	38,822,000	39,578,000
Less: Other deductions	3,317,000	-3,553,000	120,000	-4,356,000	-459,000
Total assets for leverage ratio	2,337,375,000	2,282,935,000	2,351,434,000	2,265,615,000	1,957,039,000
Total risk-weighted assets	1,263,298,000	1,280,886,000	1,219,175,000	1,242,381,000	1,168,848,000
Exited advanced approach total RWA	1,259,934,526	1,287,618,585	1,209,373,626	1,278,977,478	1,142,804,246

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	11.38	12.18	41	11.63	12.54	38	12.25	12.37	53	11.85	12.35	45	11.79	12.11	49
Common equity tier 1 capital, column B	11.41	0.26	94	11.57	0.28	93	12.35	0.29	94	11.52	0.30	93	12.06	0.29	96
Tier 1 capital, column A	12.98	12.88	57	13.31	13.31	56	13.91	13.11	68	13.45	13.08	62	13.33	12.78	68
Tier 1 capital, column B	13.02	0.31	93	13.24	0.32	93	14.02	0.34	93	13.06	0.34	93	13.63	0.34	93
Total capital, column A	15.60	14.72	71	16.17	15.37	70	16.72	14.91	80	16.50	15.23	75	16.57	14.36	82
Total capital, column B	14.84	0.34	94	15.36	0.36	94	16.04	0.37	95	15.33	0.39	93	15.87	0.38	95
Tier 1 leverage	7.02	9.06	8	7.47	9.15	7	7.21	8.98	8	7.37	9.13	6	7.96	9.76	10
Supplementary leverage ratio, advanced approaches HCs	5.58	6.62	26	6.95	7.94	25	5.73	6.71	37	6.99	8.72	15	6.20	7.41	22

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	9,140,000	9,564,000	9,374,000	9,922,000	9,916,000	-4.43	-1.35
Total property and casualty assets	527,000	584,000	522,000	595,000	598,000	-9.76	-10.53
Reinsurance recoverables (P/C)					16,000		
Total life and health assets	8,613,000	8,980,000	8,852,000	9,327,000	9,318,000	-4.09	-0.73
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	6,494,000	6,385,000	6,628,000	6,435,000	5,886,000		65.07
Total insurance underwriting equity							
Total insurance underwriting equity	1,391,000	1,791,000	1,481,000	2,129,000	2,108,000	-22.33	-32.18
Total property and casualty equity	350,000	372,000	335,000	390,000	391,000	-5.91	-14.63
Total life and health equity	1,041,000	1,419,000	1,146,000	1,739,000	1,717,000	-26.64	-36.56
Total insurance underwriting net income	-4,000	-41,000	-2,000	86,000	165,000		
Total property and casualty	-7,000	-24,000	-18,000	47,000	28,000		
Total life and health	3,000	-17,000	16,000	39,000	137,000		-88.00
Claims and claims adjusted expense reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	94,000	111,000	91,000	111,000	118,000	-15.32	-29.85
Unearned premiums (P/C)	42,000	49,000	44,000	51,000	58,000	-14.29	-28.81
Policyholder benefit and contractholder funds (L/H)	959,000	995,000	944,000	1,021,000	1,006,000	-3.62	-2.94
Separate account liabilities (L/H)	6,494,000	6,385,000	6,628,000	6,435,000	5,886,000	1.71	65.07
Insurance activities revenue							
Insurance activities revenue	112,000	152,000	549,000	589,000	640,000	-26.32	-42.27
Other insurance activities income	89,000	135,000	473,000	503,000	537,000	-34.07	-39.04
Insurance and reinsurance underwriting income	23,000	17,000	76,000	86,000	103,000	35.29	-52.08
Premiums	23,000	17,000	76,000	86,000	103,000	35.29	-52.08
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	23,000	17,000	76,000	86,000	103,000	35.29	-52.08
Insurance benefits, losses, expenses	29,000	55,000	125,000	121,000	81,000	-47.27	-17.14
Net assets of insurance underwriting subsidiaries	9,063,000	9,478,000	9,296,000	9,834,000	10,033,000	-4.38	-1.09
Life insurance assets	10,057,000	9,957,000	10,025,000	9,933,000	9,808,000	1.00	7.76

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.38	0	97	0.41	0	97	0.41	0	96	0.44	0	96	0.51	0.01	94
Insurance underwriting assets (P/C) / Total insurance underwriting assets	5.77	50.48	37	6.11	54.39	34	5.57	53.11	36	6	53.67	35	6.03	51.47	40
Insurance underwriting assets (L/H) / Total insurance underwriting assets	94.23	49.52	62	93.89	45.61	65	94.43	46.89	64	94	46.33	64	93.97	48.53	59
Separate account assets (L/H) / Total life assets	75.40	11.64	87	71.10	12.21	86	74.88	13.40	85	68.99	11.24	87	63.17	7.26	85
Insurance activities revenue / Adjusted operating income															
Insurance activities revenue / Adjusted operating income	0.58	0.38	77	0.78	0.38	80	0.77	0.36	79	0.80	0.41	78	0.88	0.47	80
Premium income / Insurance activities revenue	20.54	3.33	88	11.18	2.23	89	13.84	2.76	89	14.60	2.84	88	16.09	7.32	84
Credit related premium income / Total premium income	0	37.50	32	0	33.33	34	0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	62.50	67	100	66.67	65	100	67.01	65	100	61.77	70	100	65.09	70
Insurance underwriting net income / Consolidated net income															
Insurance underwriting net income / Consolidated net income	-0.09	0.02	2	-0.52	0.02	0	-0.01	0.02	1	0.78	0.03	93	0.85	0.08	92
Insurance net income (P/C) / Equity (P/C)	-8	25.60	5	-25.81	22.15	5	-5.37	23.22	11	12.05	15.59	68	7.16	19.86	38
Insurance net income (L/H) / Equity (L/H)	1.15	150.40	40	-4.79	3.56	16	1.40	4.49	50	2.24	3.62	61	7.98	5.13	61
Insurance benefits, losses, expenses / Insurance premiums	126.09	2,703.20	70	323.53	1,367.96	81	164.47	927.51	68	140.70	447.82	68	78.64	233.61	44
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	2.68	0.15	95
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.38	0	98	0.41	0	98	0.41	0	98	0.44	0	98	0.51	0	97
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.61	12.22	27	5.18	11	26	5.39	12	27	5.17	11.03	28	5.82	11.51	28
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	611,711,000			568,656,000			549,235,000			533,834,000			415,848,000		
Net assets of broker-dealer subsidiaries / Consolidated assets	25.55	0.46	97	24.57	0.50	97	23.97	0.46	97	23.62	0.75	96	21.31	1.39	93

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	309,005,000	303,116,000	299,507,000	301,011,000	315,915,000
Real estate loans	57,914,000	58,132,000	58,254,000	58,826,000	55,431,000
Commercial and industrial loans	119,980,000	106,941,000	109,790,000	109,657,000	119,593,000
Loans to depository institutions and other banks acceptances	12,122,000	10,926,000	9,680,000	11,367,000	13,526,000
Loans to foreign governments and institutions	5,410,000	5,992,000	5,507,000	4,863,000	5,144,000
Loans to individuals	39,917,000	43,669,000	41,892,000	46,024,000	55,075,000
Agricultural loans	558,000	841,000	613,000	629,000	1,223,000
Other foreign loans	73,056,000	76,559,000	73,728,000	69,581,000	65,828,000
Lease financing receivables	48,000	56,000	43,000	64,000	95,000
Debt securities	131,012,000	131,297,000	126,078,000	136,894,000	123,485,000
Interest-bearing bank balances	159,940,000	145,490,000	146,302,000	141,318,000	101,815,000
Total selected foreign assets	599,957,000	579,903,000	571,887,000	579,223,000	541,215,000
Total foreign deposits	653,420,000	665,448,000	623,802,000	650,516,000	570,361,000
Interest-bearing deposits	551,372,000	563,786,000	524,591,000	549,973,000	484,669,000
Non-interest-bearing deposits	102,048,000	101,662,000	99,211,000	100,543,000	85,692,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	3.98	0.70	89	3.86	0.69	89	3.88	0.66	89	4.40	0.87	87	5.53	1.25	89
Cost: Interest-bearing deposits	0.47	0.14	85	0.30	0.13	81	0.32	0.14	81	0.58	0.42	67	1.30	1.19	53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans	0.05	0.72	25	0.13	0.37	40	0.08	0.20	20	0.08	5.18	28	0.05	27.03	14
Commercial and industrial loans	0.03	1.62	14	0.39	1.94	63	0.29	0.79	70	0.47	0.64	66	0.19	0.29	55
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	1.94	10.28	47	-5.23	-6.17	54	-0.50	6.83	50	-4.72	-2.40	53	2.14	22.48	50
Total selected assets	3.46	17.19	56	1.56	-2.56	60	-1.27	9.48	46	7.02	2.04	59	0.68	12.40	50
Deposits	-1.81	-5.48	37	9.23	2.95	58	-4.11	0.73	32	14.05	3.46	50	4.51	10.36	46

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	14,525,000	17,516,000	14,258,000	14,593,000	17,319,000	-17.08	-38.79
1–4 family residential loans	4,378,000	5,822,000	4,647,000	6,187,000	8,062,000	-24.80	-69.03
Home equity lines	530,000	1,097,000	184,000	88,000	130,000	-51.69	74.34
Credit card receivables	0	0	0	0	0		-100.00
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	9,617,000	10,597,000	9,427,000	8,318,000	9,127,000	-9.25	4.09
Retained credit exposure	52,000	33,000	43,000	28,000	26,000	57.58	-77.59
1–4 family residential loans	1,000	0	2,000	0	0		
Home equity lines	43,000	4,000	22,000	1,000	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	8,000	29,000	19,000	27,000	26,000	-72.41	
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	26,599,000	29,944,000	28,352,000	29,522,000	31,489,000	-11.17	469.94
Credit exposure from credit enhancements provided to conduit structures	1,461,000	1,502,000	1,465,000	1,505,000	1,419,000	-2.73	-16.28
Liquidity commitments provided to conduit structures	25,138,000	28,442,000	26,887,000	28,017,000	30,070,000	-11.62	760.30

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0.61	0.76	0.62	0.65	0.89
1–4 family residential loans	0.18	0.25	0.20	0.27	0.41
Home equity lines	0.02	0.05	0.01	0	0.01
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0.40	0.46	0.41	0.37	0.47
Asset-backed commercial paper conduits	1.11	1.29	1.24	1.31	1.61
Credit exposure from credit enhancements provided to conduit structures	0.06	0.06	0.06	0.07	0.07
Liquidity commitments provided to conduit structures	1.05	1.23	1.17	1.24	1.54
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	12.69	12.93	12.78	13.13	12.24
Home equity lines	0.74	1.08	0.75	1	1.22
Credit card receivables	19.93	19.32	20.72	20.72	22.82
Auto loans and other consumer loans	1.87	2.20	2	2.27	2.82
Commercial and industrial loans	24.01	23.12	22.12	23.63	24.05
All other loans and leases	40.75	41.35	41.62	39.26	36.84

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0.36	0.19	0.30	0.19	0.15
1-4 family residential loans.....	0.02	0	0.04	0	0
Home equity lines.....	8.11	0.36	11.96	1.14	0
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	0.08	0.27	0.20	0.32	0.28
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0.03	0.02	0.03	0.02	0.02
Total retained credit exposure and asset sale credit exposure.....	1.32	1.52	1.45	1.81	1.62

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	259,000	399,000	326,000	469,000	926,000	-35.09	-75.66	
Home equity lines.....	100,000	56,000	95,000	3,000	5,000	78.57	1566.67	
Credit card receivables.....	0	0	0	0	0		-100.00	
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	359,000	455,000	421,000	472,000	931,000	-21.10	-66.48	
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	165,000	207,000	181,000	397,000	251,000	-20.29	-70.90	
Home equity lines.....	25,000	30,000	29,000	10,000	3,000	-16.67	316.67	
Credit card receivables.....	0	0	0	0	0		-100.00	
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	190,000	237,000	210,000	407,000	254,000	-19.83	-66.90	
Total past due securitized assets.....	549,000	692,000	631,000	879,000	1,185,000	-20.66	-66.63	
Net Losses on Securitized Assets								
1-4 family residential loans.....	2,000	1,000	11,000	26,000	49,000	100.00	-93.10	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0		-100.00	
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0		-100.00	
Total net losses on securitized assets.....	2,000	1,000	11,000	26,000	49,000	100.00	-93.55	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	5.92	6.85	7.02	7.58	11.49
Home equity lines	18.87	5.10	51.63	3.41	3.85
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	2.47	2.60	2.95	3.23	5.38
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.77	3.56	3.89	6.42	3.11
Home equity lines	4.72	2.73	15.76	11.36	2.31
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 90+ days past due securitized assets	1.31	1.35	1.47	2.79	1.47
Total past due securitized assets percent of securitized assets	3.78	3.95	4.43	6.02	6.84
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.18	0.07	0.24	0.42	0.61
Home equity lines	0	0	0	0	0
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0.06	0.02	0.08	0.18	0.28
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.69	0.94	0.91	1.06	1.89
Home equity lines	2.20	0.94	2.22	0.86	0.68
Credit card receivables	0.81	0.89	0.73	1.02	1.18
Commercial and industrial loans	0.55	0.38	0.79	0.23	0.40
All other loans and leases	0.42	0.51	0.39	0.58	0.57
Total managed loans past due 30–89 days	0.58	0.61	0.63	0.65	0.83
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.44	0.60	0.50	0.78	0.65
Home equity lines	0.47	0.39	0.54	0.14	0.03
Credit card receivables	0.70	1.01	0.67	1.08	1.23
Commercial and industrial loans	0.35	0.08	0.28	0.10	0.07
All other loans and leases	0.22	0.11	0.15	0.14	0.03
Total managed loans past due 90+ days	0.38	0.34	0.33	0.41	0.39
Total Past Due Managed Assets	0.96	0.96	0.96	1.06	1.22
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	-0.04	-0.03	0.03	0.12
Home equity lines	-0.52	-0.37	-0.58	-0.17	-0.03
Credit card receivables	1.76	3.74	2.48	3.85	3.72
Commercial and industrial loans	0.11	0.61	0.34	0.60	0.32
All other loans and leases	0.26	0.32	0.23	0.32	0.32
Net Losses on Managed Assets Percent of Total Managed Assets	0.48	0.99	0.68	1.08	1.07

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	16,000	1,000	3,000	32,000	53,000	1500.00	-91.21	
Dividends	0	0	0	0	0			
Interest	1,000	1,000	3,000	9,000	51,000	0.00	-99.31	
Management and service fees	0	0	0	0	0			
Other income	15,000	0	0	23,000	2,000		-59.46	
Income from nonbank subsidiaries	317,000	152,000	533,000	607,000	1,095,000	108.55	-84.57	
Dividends	250,000	100,000	258,000	105,000	291,000	150.00	-85.71	
Interest	88,000	119,000	440,000	612,000	893,000	-26.05	-66.28	
Management and service fees	0	0	0	0	0			
Other income	-21,000	-67,000	-165,000	-110,000	-89,000			
Income from subsidiary holding companies	-1,088,000	-1,063,000	8,158,000	6,648,000	28,466,000			
Dividends	0	0	6,224,000	2,250,000	23,056,000		-100.00	
Interest	814,000	838,000	3,315,000	3,541,000	4,147,000	-2.86	110.34	
Management and service fees	0	0	0	0	0			
Other income	-1,902,000	-1,901,000	-1,381,000	857,000	1,263,000			
Total income from subsidiaries	-755,000	-910,000	8,694,000	7,287,000	29,614,000			
Securities gains (losses)	0	0	0	0	-2,000		-100.00	
Other operating income	1,964,000	1,846,000	1,027,000	-1,000,000	-1,255,000	6.39		
Total operating income	1,209,000	936,000	9,721,000	6,287,000	28,357,000	29.17	-73.29	
Operating Expenses								
Personnel expenses	10,000	52,000	79,000	186,000	166,000	-80.77	-37.50	
Interest expense	1,162,000	1,186,000	4,663,000	5,274,000	5,623,000	-2.02	12.82	
Other expenses	167,000	146,000	630,000	654,000	881,000	14.38	-52.42	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	1,339,000	1,384,000	5,372,000	6,114,000	6,670,000	-3.25	-4.15	
Income (loss) before taxes	-130,000	-448,000	4,349,000	173,000	21,687,000			
Applicable income taxes (credit)	-302,000	-217,000	-1,006,000	-981,000	-1,703,000			
Extraordinary items								
Income before undistributed income of subsidiaries	172,000	-231,000	5,355,000	1,154,000	23,390,000		-95.09	
Equity in undistributed income of subsidiaries	4,134,000	8,173,000	16,597,000	9,893,000	-3,989,000	-49.42	604.26	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	774,000	1,322,000	3,683,000	3,980,000	893,000	-41.45		
Subsidiary holding companies	3,360,000	6,851,000	12,914,000	5,913,000	-4,882,000	-50.96	163.53	
Net income (loss)	4,306,000	7,942,000	21,952,000	11,047,000	19,401,000	-45.78	5.28	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	1,024,000	1,422,000	3,941,000	4,085,000	1,184,000	-27.99	-3.58	
Subsidiary holding companys' net income	3,360,000	6,851,000	19,138,000	8,163,000	18,174,000	-50.96	2.60	

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	1,477,000	0.38	1,238,000	0.32	919,000	0.24	1,034,000	986,000	19.31	-77.52	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	1,477,000	0.38	1,238,000	0.32	919,000	0.24	1,034,000	986,000	19.31	-77.52	
Investment in nonbank subsidiaries	64,502,000	16.43	63,912,000	16.46	61,779,000	16.10	62,367,000	61,243,000	0.92	-40.15	
Common and preferred stock	48,724,000	12.41	45,045,000	11.60	47,460,000	12.37	43,734,000	40,201,000	8.17	-39.66	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	14,349,000	3.66	17,621,000	4.54	13,332,000	3.47	17,699,000	20,094,000	-18.57	-42.31	
Other receivables	1,429,000	0.36	1,246,000	0.32	987,000	0.26	934,000	948,000	14.69	-33.29	
Investment in subsidiary holding companies	312,105,000	79.51	307,369,000	79.14	306,707,000	79.92	305,759,000	287,706,000	1.54	16.90	
Common and preferred stock	173,406,000	44.17	173,449,000	44.66	175,849,000	45.82	169,539,000	161,921,000	-0.02	17.41	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	137,076,000	34.92	131,757,000	33.92	128,812,000	33.57	134,684,000	124,493,000	4.04	15.25	
Other receivables	1,623,000	0.41	2,163,000	0.56	2,046,000	0.53	1,536,000	1,292,000	-24.97	358.47	
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	1,000	0	1,000	0	1,000	0	1,000	1,000	0.00	-97.14	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	3,522,000	0.90	3,011,000	0.78	3,517,000	0.92	4,516,000	3,021,000	16.97	900.57	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	110,000	0.03	118,000	0.03	114,000	0.03	79,000	92,000	-6.78	11.11	
Intangible assets	3,004,000	0.77	2,982,000	0.77	2,838,000	0.74	3,003,000	3,048,000	0.74	115.96	
Other assets	7,839,000	2	9,751,000	2.51	7,879,000	2.05	9,376,000	9,516,000	-19.61	-65.06	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	392,560,000	100.00	388,382,000	100.00	383,754,000	100.00	386,135,000	365,613,000	1.08	-3.22	
Liabilities and Capital											
Deposits	51,000	0.01	53,000	0.01	51,000	0.01	54,000	56,000	-3.77	-32.89	
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	8,358,000	2.13	14,902,000	3.84	9,139,000	2.38	15,605,000	7,095,000	-43.91	-40.41	
Borrowings with maturity over 1 year	135,517,000	34.52	121,518,000	31.29	128,332,000	33.44	126,150,000	114,325,000	11.52	36.03	
Subordinated notes and debentures	24,665,000	6.28	25,945,000	6.68	25,741,000	6.71	27,078,000	25,463,000	-4.93	-6.14	
Other liabilities	2,259,000	0.58	2,676,000	0.69	2,547,000	0.66	2,639,000	2,824,000	-15.58	-31.11	
Balance due to subsidiaries and related institutions	24,001,000	6.11	20,739,000	5.34	15,972,000	4.16	15,167,000	22,608,000	15.73	-30.16	
Total liabilities	194,851,000	49.64	185,833,000	47.85	181,782,000	47.37	186,693,000	172,371,000	4.85	9.68	
Equity Capital	197,709,000	50.36	202,549,000	52.15	201,972,000	52.63	199,442,000	193,242,000	-2.39	-13.28	
Perpetual preferred stock (income surplus)	18,864,000	4.81	20,147,000	5.19	18,864,000	4.92	19,324,000	17,828,000	-6.37	-1.08	
Common stock	31,000	0.01	31,000	0.01	31,000	0.01	31,000	31,000	0.00	0.00	
Common surplus	108,181,000	27.56	107,827,000	27.76	108,134,000	28.18	108,002,000	107,992,000	0.33	0.36	
Retained earnings	187,962,000	47.88	174,816,000	45.01	184,948,000	48.19	168,272,000	165,369,000	7.52	26.09	
Accumulated other comprehensive income	-43,585,000	-11.10	-35,011,000	-9.01	-38,765,000	-10.10	-32,058,000	-36,318,000			
Other equity capital components	-73,744,000	-18.79	-65,261,000	-16.80	-71,240,000	-18.56	-64,129,000	-61,660,000			
Total liabilities and equity capital	392,560,000	100.00	388,382,000	100.00	383,754,000	100.00	386,135,000	365,613,000	1.08	-3.22	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	9,534,000	2.43	12,060,000	3.11	9,757,000	2.54	11,647,000	11,390,000	-20.95	-62.65	
Notes payable to subsidiaries that issued TPS	1,601,000	0.41	1,733,000	0.45	1,734,000	0.45	1,730,000	1,722,000	-7.62	-5.66	
Loans and advances from subsidiary holding companies	14,066,000	3.58	7,610,000	1.96	5,426,000	1.41	3,046,000	10,835,000	84.84	455.75	
Subordinated and long-term debt 1 year or less	8,139,000	2.07	2,226,000	0.57	2,547,000	0.66	1,165,000	1,175,000	265.63	985.20	
Guaranteed loans to banks, nonbanks, and holding companies	48,056,000	12.24	39,761,000	10.24	45,237,000	11.79	38,787,000	35,394,000	20.86	238.95	

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.60	9.94	37	15.88	12.54	75	10.91	11.94	46	5.70	7.29	30	9.92	9.68	54
Bank net income / Average equity investment in banks		10.44			12.55			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	8.52	11.36	56	12.81	12.53	59	8.60	13.12	46	9.55	9.75	61	2.99	7.89	38
Subsidiary HCs net income / Average equity investment in sub HCs	7.70	8.34	52	15.98	11.69	70	11.01	10.11	55	4.98	7.01	41	11.15	8.55	64
Bank net income / Parent net income	0	97.54	4	0	95.97	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	23.78	3.43	92	17.90	2.83	91	17.95	3.40	90	36.98	3.59	94	6.10	5.93	74
Subsidiary holding companies' net income / Parent net income	78.03	80.23	33	86.26	65.70	50	87.18	65.35	45	73.89	68.34	45	93.68	74	50
Leverage															
Total liabilities / Equity capital	98.55	16.87	95	91.75	17.74	94	90	16.81	93	93.61	20.06	93	89.20	20.43	92
Total debt / Equity capital	85.25	11.65	96	80.16	11.90	95	80.81	11.71	96	84.65	14.41	93	76.01	14.31	92
Total debt + notes payable to subs that issued TPS / Equity capital	86.06	13.71	96	81.02	14.30	95	81.67	13.63	96	85.52	16.67	93	76.90	16.36	93
Total debt + Loans guaranteed for affiliate / Equity capital	109.55	11.72	97	99.79	12.02	97	103.21	11.77	96	104.10	14.68	95	94.33	14.56	95
Total debt / Equity capital – excess over fair value	85.25	11.75	96	80.16	12	95	80.81	11.81	96	84.65	14.52	93	76.01	14.51	92
Long-term debt / Equity capital	81.02	11.08	96	72.80	11.33	95	76.28	10.95	95	76.83	13.56	93	72.34	13.04	94
Short-term debt / Equity capital	4.23	0.49	88	7.36	0.52	94	4.52	0.57	90	7.82	0.77	92	3.67	1.02	82
Current portion of long-term debt / Equity capital	4.12	0.08	94	1.10	0.04	94	1.26	0.06	93	0.58	0.06	92	0.61	0.05	91
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	71.11	40.81	75	68.58	35.48	77	69.19	39.86	73	66.66	34.67	78	65	28.44	82
Double Leverage															
Equity investment in subs / Equity capital	112.35	103.47	83	107.87	102.85	77	110.56	103.22	83	106.93	102.81	75	104.60	103.22	59
Total investment in subs / Equity capital	191.23	108.45	95	183.92	108.21	94	182.90	108.40	94	185.10	110.16	93	181.09	111.07	93
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.42	0.38	85	0.50	0.22	72	0.97	0.29	84	1.25	0.47	80	0.46	0.36	57
Equity investment in subs – equity cap / Net income-div (X)	2.03	1.31	72	0.61	0.74	55	1.28	1.05	69	2.45	1.82	72	0.64	1.22	37
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	57.56	129.62	25	42.76	111.20	20	101.53	152.85	26	63.78	136.59	12	247.40	177.68	78
Cash from ops + noncash items + op expense / Op expense + dividend	-124.34	125.04	6	-129.93	98.58	5	88.56	154.48	19	97.58	147.24	19	262.10	190.27	78
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.27	98.29	55	89.49	85.35	45	96.25	98.54	42	105.03	134.08	40	100.35	116.34	33
Pretax operating income + interest expense / Interest expense	88.81	2,251.18	28	62.23	1,142.88	26	193.27	1,835.33	12	103.28	2,016.32	12	485.68	1,968.54	26
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	89.19	1,728.15	26	63.49	1,357.31	24	192.45	1,770.77	11	103.17	1,539.23	11	471.29	1,632.83	26
Dividends + interest from subsidiaries / Interest expense + dividends	46.97	145.40	25	41.46	117.86	25	103.44	174.12	25	61.09	150.43	15	255.39	210.80	72
Fees + other income from subsidiaries / Salary + other expenses	-1,077.97	9.52	0	-993.94	13.36	0	-218.05	11.92	0	91.67	13.95	95	112.32	16.52	96
Net income / Current part of long-term debt + preferred dividends (X)	0.51	20.52	10	3.15	33.13	10	6.12	47.61	10	4.89	35.64	16	8.49	57.11	17
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.12	3.42	48	-1.17	3.97	12	0.20	3.44	36	0.29	3.85	35	-0.68	2.64	18
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	24.31	0.02	97	19.63	0.03	97	22.40	0.02	96	19.45	0.05	96	18.32	0.10	96
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	24.31	0.02	97	19.63	0.03	97	22.40	0.02	96	19.45	0.05	96	18.32	0.10	96
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	31.51	1.70	95	31.36	1.80	96	30.27	1.76	95	30.32	2.66	93	28.87	5.62	88
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	10.32	0.05	97	10.57	0.07	97	10.39	0.06	96	10.12	0.08	96	8.56	0.19	96

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	751.74	64.91	96		74.87		97.78	66.37	79	467.42	81.10	95	23.57	57.84	19
Dividends declared / Net income	30.03	33.46	39	17.20	23.13	33	23.85	28.27	41	48.83	42.29	61	28.41	33.08	39
Net income – dividends / Average equity.....	6.02	6.76	49	13.15	9.52	77	8.30	8.62	53	2.92	4.14	33	7.10	6.46	58
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	19.33	1.65	92	7.32	3.28	84	4.93	4.90	73	1.95	3.41	70	5.28	7.53	69
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	118.87	5.91	92	41.71	4.85	90	418.29	21.40	95
Dividends from all subsidiaries	19.33	153.16	23	7.32	128.99	23	123.80	203.53	30	43.66	174.85	10	423.57	260.40	82
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.39			30.63			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.15			0.12			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.75			1.08			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		49.34			33.49			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	24.41	31.46	65	7.03	47.24	56	6.55	62.63	24	2.57	56.39	36	24.58	82.95	37
Interest income from nonbank subsidiaries.....	8.59	2.20	86	8.37	2.80	85	11.16	2.44	86	14.98	7.38	83	75.42	20.25	85
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	-2.05	0.06	5	-4.71	0.09	3	-4.19	0.07	2	-2.69	0.16	2	-7.52	1.06	2
Operating income from nonbank subsidiaries	30.96	39.06	63	10.69	69.48	43	13.52	87.22	20	14.86	79.84	30	92.48	150.41	44
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	117.80	22	0	28.44	27	32.52	38.10	45	27.56	43.51	42	126.86	61.23	88
Interest income from subsidiary holding companies.....	24.23	11.88	83	12.23	6.44	80	17.32	5.26	75	43.38	8.40	85	22.82	6.54	84
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	-56.61	-3.33	5	-27.75	-1.46	5	-7.22	-0.40	5	10.50	0.01	95	6.95	0.29	92
Operating income from subsidiary holding companies.....	-32.38	126.86	5	-15.52	34.47	5	42.63	58.37	35	81.44	55.20	71	156.63	76.49	84
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0.08	1.04	64	0.11	0.72	61	0.03	0.23	57	0.14	0.63	60	0.18	0.80	59
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	1.24	0.01	95	0	0.02	46	0	0.02	46	0.37	0.04	92	0.01	0.03	87
Operating income from bank subsidiaries	1.32	73.91	14	0.11	71.70	12	0.03	83.13	5	0.51	82.20	7	0.19	78.80	8
Dividends from nonbank subsidiaries	20.68	4.30	88	10.68	5.32	81	2.65	3.07	76	1.67	1.95	70	1.03	2.65	62
Interest income from nonbank subsidiaries.....	7.28	0.21	95	12.71	0.82	92	4.53	0.18	94	9.73	0.73	92	3.15	1.19	88
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	-1.74	0	2	-7.16	0.01	1	-1.70	0.01	0	-1.75	0.01	1	-0.31	0.04	1
Operating income from nonbank subsidiaries	26.22	6.88	85	16.24	10.59	77	5.48	4.67	77	9.65	4.70	82	3.86	7.29	72
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	64.03	2.10	93	35.79	2.53	91	81.31	4.52	94
Interest income from subsidiary holding companies.....	67.33	0.01	98	89.53	0.13	98	34.10	0.01	96	56.32	0.11	98	14.62	0.20	95
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	-157.32	0	0	-203.10	0	0	-14.21	0	0	13.63	0	99	4.45	0	98
Operating income from subsidiary holding companies.....	-89.99	3.73	0	-113.57	2.35	0	83.92	3.91	94	105.74	4.56	99	100.38	6.08	98
Loans and advances from subsidiaries / Short term debt.....	282.36	225.56	77	132	142.34	68	166.13	158.10	68	94.16	135.13	61	313.25	83.37	91
Loans and advances from subsidiaries / Total debt	14	28.43	45	12.11	29.59	42	9.30	26.38	41	8.70	27.08	44	15.13	28.33	50